

Insurance Summary

2019-2020



**Prepare Great Women for the World.
Prepare the World for Great Women.**

**Miss America State & Local Competitions
Liability & Equipment**

Commercial General Liability

Policy Period: 02/15/2019 to 02/15/2020

Philadelphia Indemnity Insurance Co.

A.M. Best Rating A++ XV

Admitted

The Commercial General Liability policy provides coverage for damages and legal costs when your business is held legally responsible for bodily injury, property damage, or personal and advertising injury liability to a third party, subject to the policy terms and conditions. If a third party is injured on your premises, coverage may be provided even if you are not held to be legally responsible.

Coverage	Limit
General Aggregate	\$ 3,000,000
Products and Completed Operations Aggregate	\$ 3,000,000
Each Occurrence	\$ 1,000,000
Personal & Advertising Injury - Any One Person or Organization	\$ 1,000,000
Fire Damage - Any One Premises	\$ 1,000,000
Medical Expenses – Any One Person	\$ 0

Hired & Non Owned Auto Liability with \$1,000,000 Limit Included

Terms and Conditions/Exclusion including but not limited to:

Gen Liab Dec	1004	Commercial General Liability Coverage Part Declaration
Gen Liab Schedule	0100	General Liability Schedule
CG0001	0413	Commercial General Liability Coverage Form
CG2001	0413	Primary And Noncontributory-Other Insurance Condition
CG2010	0413	Addl Ins - Owners, Lessees, Or Contractors-Sched Pers
CG2011	0413	Additional Insured - Managers Or Lessors Of Premises
CG2012	0413	Addl Ins - State Or Governmental Agency Or Subdivision
CG2026	0413	Additional Insured - Designated Person Or Organization
CG2028	0413	Additional Insured - Lessor Of Leased Equipment
CG2106	0514	Excl-Access/Disclosure-With Ltd Bodily Injury Except
CG2135	1001	Exclusion - Coverage C - Medical Payments
CG2147	1207	Employment-Related Practices Exclusion
CG2153	0196	Exclusion - Designated Ongoing Operations
CG2167	1204	Fungi or Bacteria Exclusion
CG2170	0115	Cap On Losses From Certified Acts Of Terrorism
CG2402	1204	Binding Arbitration
CG2502	0798	Amendment of Limits of Insurance
CG2620	1093	New Jersey Changes - Loss Information
PI-AM-014	0806	Blanket Waiver of Subrogation
PI-AM-057	1208	Participant Legal Liability-Accident Medical Warranty
PI-AS-005	0404	Limitation Of Coverage To A Specified Event
PI-AS-006	0404	Exclusion - Pyrotechnicians/Fireworks
PI-AS-010	0404	AI: Own/Lessor Prem, Leased Equip, Sponsor, CoPromoter
PI-AS-015	0404	Earned Premium Endorsement (Schedule Form)
PI-GL-002	0917	Exclusion - Asbestos Liability
PI-GL-028	0917	New Jersey Coverage And Exclusion For Hazards Of Lead
PI-MANU-1	0100	BLANKET AI WHEN REQUIRED BY CONTRACT (PRIMARY AND NON-CO
PI-SAM-006	0117	Abuse Or Molestation Exclusion

CADS03	1013	Business Auto Declarations
Hired or Borrowed Auto	0706	Schedule of Hired or Borrowed Covered Auto
CA0001	1013	Business Auto Coverage Form
CA0188	1013	New Jersey Changes
WHY MyPHLY	0000	WHY MyPHLY?
CSNotice-1	0818	Making Things Easier
BJP-190-1	1298	Commercial Lines Policy Jacket
PI-REINS-NOTICE 1	0318	Notice Reinstatement Fee
PP2015	0615	Privacy Policy Notice
CPD-PIIC	0614	Common Policy Declarations
Location Schedule	0100	Location Schedule
Additional Insured Sche	0100	Additional Insured Schedule
Named Insured Sched	0100	Named Insured Schedule
Fees and Surcharge Sch	0110	Fees and Surcharge Schedule
PI-BELL-1	1109	Bell Endorsement
PI-CME-1	1009	Crisis Management Enhancement Endorsement
IL0017	1198	Common Policy Conditions
IL0021	0908	Nuclear Energy Liability Exclusion Endorsement
IL0111	1103	New Jersey Changes
IL0141	0908	New Jersey Changes - Civil Union
IL0208	0907	New Jersey Changes - Cancellation and Nonrenewal
IL0952	0115	Cap On Losses From Certified Acts Of Terrorism
PI-CANXAICH-002	0511	Cancellation Notice To Sched Addl Insd Or Cert Holder
PI-TER-DN1	0115	Disclosure Notice Of Terrorism Ins Coverage Rejection

Commercial Excess

Policy Period: 02/15/2019 to 02/15/2020

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The Excess General policy provides liability coverage in excess of the limits provided by the scheduled underlying policy, subject to policy terms and conditions. The coverage is no broader than the coverage afforded by the scheduled underlying policy.

Coverage	Limit
Annual Aggregate	\$ 7,000,000
Products and Completed Operations Aggregate	\$ 7,000,000
Each Occurrence	\$ 7,000,000

Self Retention (Deductible)	Limit
Bodily Injury and Property Damage per Occurrence	\$ 10,000

Excess of Scheduled Underlying Insurance Policy as follows:

General Aggregate	\$ 3,000,000
Products and Completed Operations Aggregate	\$ 3,000,000
Each Occurrence	\$ 1,000,000
Personal and Advertising Injury	\$ 1,000,000

Terms and Conditions/Exclusions including but not limited to:

WHY MyPHLY	0000	WHY MyPHLY?
BJP-190-1	1298	Commercial Lines Policy Jacket
PI-REINS-NOTICE 1	0318	Notice Reinstatement Fee
PP2015	0615	Privacy Policy Notice
Fees and Surcharge Sch	0110	Fees and Surcharge Schedule
PI-CXL-002	0413	Commercial Umbrella Liability Ins Policy Declarations
PI-CXL-001	0314	Commercial Umbrella Liability Insurance Policy
PI-CXL-004	0912	Directors And Officers Liability Exclusion
PI-CXL-006	0912	Employers Liability (Stop Gap) Exclusion
PI-CXL-007	0117	Abuse Or Molestation Exclusion
PI-CXL-009	0516	Automobile Liability Follow Form Endorsement
PI-CXL-032	0912	Fungi Or Bacteria Exclusion
PI-CXL-038	0912	Designated Operations Exclusion
PI-CXL-039	0115	Cap On Losses From Certified Acts Of Terrorism
PI-CXL-041	0912	General Liability Follow Form Endorsement
PI-CXL-068	0912	Employee Benefits Liability Exclusion
PI-CXL-075	0314	Lead Liability Exclusion
PI-CXL-088	0314	Access Or Disclosure Of Confidential Info W/Exception
PI-CXL-099	0116	Recording And Distribution Of Material Or Information
PI-CXL-NJ 1	0513	New Jersey Changes - Cancellation And Nonrenewal
PI-CXL-NJ 2	0513	New Jersey Changes - Civil Union
PI-UMTER-DN	0115	Disclosure Notice Of Terrorism Ins Cov Rejection Opt

Equipment

Policy Period: 02/15/2019 to 2/15/2020

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Admitted

The Contractor's Equipment policy provides coverage for your mobile equipment and tools at your premises, at jobsites, and while traveling to and from jobsites, subject to the policy terms and conditions. The coverage can be extended to cover your equipment rented to others or equipment you rent, lease, or borrow from others.

Limits of Liability

Scheduled Equipment	Limit	Coin	Deductible	Valuation
Miscellaneous Stage Equipment & Lighting	\$ 100,000	100 %	\$ 1,000	ACV

Terms and Conditions/Exclusions including but not limited to:

Inland Marine Dec	0100	Commercial Inland Marine Coverage Part Declarations
Inland Marine Schedule	0100	Inland Marine Schedule
CM0001	0904	Commercial Inland Marine Conditions
PI-CIM-032	0503	Miscellaneous Coverage Form
PI-MANU-1	0100	Miscellaneous NOC Description

Participant Accident

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Admitted

Participation in and attendance at the following Policyholder Supervised and Sponsored activities:
Gymnastics and Acrobatic routines including arial silk and trapeze

Coverage, Benefits & Limits

Accident Medical Expense:	\$25,000 (per Participant, per Accident)
Accident Medical Expense Aggregate:	No Aggregate
Benefit Amount:	100% of Usual & Customary Charge
Accident Dental Expense:	Included in Medical
Deductible:	\$0
Benefit Period:	52 Weeks
Plan Type:	Full Excess
Accidental Death:	\$25,000
Accidental Dismemberment & Paralysis	\$50,000
AD&D and Paralysis Aggregate:	\$500,000 (per Accident)