

# Insurance Summary

2017 – 2018



A Custom Presentation prepared for

## Miss America State & Local Competitions Liability

## Commercial General Liability

Policy Period: 02/15/2017 to 02/15/2018

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	\$ 100,000
Medical Expenses – Any One Person	\$ 0

### Terms and Conditions/Exclusion including but not limited to:

CGP011	0509	Recording and Distribution of Material or Information
Gen Liab Dec	1004	Commercial General Liability Coverage Part Declaration
Gen Liab Schedule	0100	General Liability Schedule
CG0001	0413	Commercial General Liability Coverage Form
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
CG2106	0514	Excl-Access/Disclosure-With Ltd Bodily Injury Except
CG2135	1001	Exclusion - Coverage C - Medical Payments
CG2146	0798	Abuse Or Molestation Exclusion
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
CG2404	0509	Waiver of Transfer of Rights of Recovery Against Other
CG2502	0798	Amendment of Limits of Insurance

CG2620	1093	New Jersey Changes - Loss Information
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-MANU-1	0100	ADDITIONAL INSURED-PRIMARY COVERAGE
PI-MANU-1	0100	ADDITONAL INSURED - DESIGNATED PERSON OR
PI-MANU-1	0100	cg 2404 WAIVER OF SUBROGATION
PI-MANU-1	0100	ADDITIONAL INSURED/PRIMARY COVERAGE - PLACENTIA YORB
PI-MANU-1	0100	ADDITIONAL INSURED-PRIMARY COVERAGE
PI-MANU-1	0100	ADDITONAL INSURED - PRIMARY COVERAGE FRES
PI-MANU-1	0100	WAIVER OF SUBROGATION ENDORSEMENT- CONTINUED
PI-SE-007	1111	Additional Insured Primary And Non-Contributory Ins

## Commercial Excess

Policy Period: 02/15/2017 to 02/15/2018

Philadelphia Indemnity Insurance Co.

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Admitted

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:

PI-CXLNOTICE 3	0816	Advisory Notice To Policyholders Comm Umbrella Liab
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	0912	Abuse Or Molestation Exclusion
PI-CXL-008	0912	Automobile Liability Exclusion
PI-CXL-016	0912	Watercraft Exclusion Re-Stated
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: 02/15/2017 to 2/15/2017

Philadelphia Indemnity Insurance Company

A.M. Best Rating A++ XV

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