

Specialty Insurance Coverage
For Martial Arts Schools and Studios



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MMA, KICKBOXING, BOXING, WRESTLING, & TOUGHMAN INSURANCE

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Specialty Insurance Coverage

For Martial Arts Schools and Studios

Martial Arts allows students both young and old to learn self defense, discipline, enlightenment, coordination as well as many other qualities. Participation though, may also result in accident and injury. Many families have little or no medical insurance, and those who have coverage may be required to meet large deductibles before their insurance pays any benefits. In addition, studio owners run the risk of personal exposure to lawsuits through a participant's injury claim and liability insurance requirements mandated by lenders or landlords.

This Specialty Insurance Program for Martial Arts Schools and Studios is designed to help eliminate the financial and emotional burden one can incur as a result of a lawsuit or participant injury claim. Accident and liability insurance coverage is offered as a standard product with optional coverages also available such as equipment, hired and non-owned automobiles and additional higher liability insurance limits.



The Accident Coverage

\$100,000.00 Benefit

(Pays the medical bills of an injured student or staff member)

Medical Expense Benefit

If the Covered Person incurs eligible expenses as the direct result of a covered injury and independent of all other causes, the Company will pay the charges incurred for such expense within 365 days, beginning on the date of accident. Payment will be made for eligible expenses in excess of the applicable \$250.00 Deductible Amount, not to exceed the Maximum Medical Benefit.

The first such expense must be incurred within 90 days after the date of the accident.

"Eligible expense" means charges for the following necessary treatment and service, not to exceed the usual and customary charges in the area where provided.

- Medical and surgical care by a physician
- Radiology (X-rays)
- Prescription drugs and medicines
- Dental treatment of sound natural teeth
- Hospital care and service in semiprivate accommodations, or as an outpatient
- Ambulance service from the scene of the accident to the nearest hospital

- Orthopedic appliances necessary to promote healing

Excess coverage: This plan does not cover treatment or service for which benefits are payable or service is available under any other insurance or medical service plan available to the Covered Person.

Accidental Death and Dismemberment Benefit

Principal Sum is \$100,000.00 with a \$500,000.00 aggregate. If a covered injury results in any of the losses specified below within 365 days of the date of the accident, the Company will pay the applicable amount:

- Full Principal Sum for loss of life, double dismemberment or quadriplegia
- Full Principal Sum for loss of sight, loss of hearing, or loss of speech that is irrecoverable by natural, surgical or artificial means.
- 50% of the Principal Sum for loss of one arm, one leg, one hand, or one foot. Loss of hand or foot means complete severance above the wrist or ankle joint. Loss of eye means the total, permanent loss of sight.
- 50% of the Principal Sum for paraplegia or hemiplegia
- 50% of the Principal Sum as a monthly benefit for Coma
- 25% of the Principal Sum for loss of index finger and thumb of same hand or four fingers of the same hand

We will not pay more than the Principal Sum for this benefit for all losses due to the same accident.

Exclusions and Limitations

This plan does not cover any loss to or resulting from:

- Suicide, self-destruction, attempted self-destruction or intentional self-inflicted injury while sane or insane.
- War or any act of war, declared or undeclared.
- Sickness, disease or any bacterial infection, except one that results from an accidental cut or wound or pyogenic infections that result from accidental ingestion of contaminated substances.
- Voluntarily taking any drug or narcotic unless the drug or narcotic is prescribed by a Physician.
- Covered Expenses for which the Covered Person would not be responsible in the absence of this Policy.
- Injuries paid under Workers' Compensation, Employer's liability laws or similar occupational benefits or while engaging in activity for monetary gain from sources other than the Policyholder.
- Injury caused by, contributed to or resulting from the Covered Person's use of alcohol, illegal drugs or medicines that are not taken in the dosage or for the purpose as prescribed by the Covered Person's Physician.

- Service or Active Duty in the armed forces, National Guard, military, naval or air service or organized reserve corps of any country or international organization.
- Services or treatment rendered by a Physician, Nurse or any other person who is employed or retained by the policyholder; or an Immediate Family member of the Covered Person.
- Treatment of a hernia, Osgood-Schlatter's disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, pathological fractures, congenital weakness, whether or not caused by a Covered Accident.
- Damage to or loss of dentures or bridges or damage to existing orthodontic equipment, except as specifically provided in this Policy.
- Eyeglasses, contact lenses, hearing aids.
- Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from: While riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.

The Liability Coverage

\$1,000,000.00 Coverage

(Protects you in the event of a lawsuit or property damage)

Who Is Covered

This \$1,000,000.00 occurrence form general liability program provides protection for your Martial Arts Studio, owners, directors, instructors, and employees against claims of bodily injury liability, property damage liability, personal and advertising injury liability, and the litigation costs to defend against such claims. There is no deductible amount for this coverage. Coverage is offered through the Sports and Recreation Providers Purchasing Group, pursuant to the Federal Risk Retention Act of 1986.

Coverage includes suits arising out of:

- Injury or death of participants
- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Host liquor liability (nonprofit)
- General negligence claims
- All activities necessary or incidental to conduct of activities
- Cost of investigation and defense of claims, even if groundless
- Ownership, use, or maintenance of gyms, fields, or practice areas

Includes coverage for all on and off site seminars.

Up to 3 additional Insureds such as landlords or venues may be added at no additional charge.

Exclusions

Abuse or molestation (unless optional coverage is selected), aircraft, all acts of terrorism, asbestos liability, employment related practices, fungi and bacteria, hepatitis, HIV, HTVL, AIDS, transmissible spongiform encephalopathy, lead poisoning, nuclear energy liability, pyrotechnics activity, total pollution, violation of the CAN-SPAM act, war liability and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy.

Premium Rates

The combined Accident and Liability premium rate begins at:

\$8.95 Per Person Per Year

Staff members are included for no extra charge. Please note that independent contractors are not considered staff, however they may be added for an additional premium under optional coverages.

Note: Certain exclusions and limitations may be modified to meet individual state requirements.

The Optional Coverages

Independent Contractors

Independent contractors working at your studio can be added as additional insured to cover them while they are instructing at your facility only.

Equipment Coverage

This Inland Marine insurance product provides coverage for your equipment and contents up to the specified limit.

Hired and Non-Owned Automobile Liability Coverage

This liability coverage provides protection for rented, borrowed and other non-owned vehicles driven on martial arts school or studio business.

Excess Liability Coverage

This coverage provides additional liability limits increasing the liability coverage per each occurrence.

Increased Aggregates

This option increases the aggregate limit of liability insurance from \$1,000,000 to larger amounts.

Sexual Abuse and Molestation

Liability coverage is provided for claims arising out of alleged sexual abuse and/or molestation.

\$5,000.00 Medical Expense Benefit

This coverage will reimburse an injured spectator or guest for medical and/or funeral expenses incurred as a result of bodily injury or death, regardless of whether you are liable or not.



Specialty Insurance Coverage for Martial Arts Schools and Studios

Accident & Liability Insurance Enrollment Form

Part I Proposed Policyholder *Please print or type*

- a. Full Legal Name of Proposed Policyholder _____
- b. Address _____
Street City State Zip
Contact Person _____
- c. Phone Number _____ E-mail Address _____
- d. Desired Effective Date of Coverage (12 months of coverage is provided) _____
- e. What styles of Martial Arts are taught? Please be specific _____

- f. Has your past liability coverage been cancelled in any way in the last three years? If so, please be specific.

- g. Does your organization currently have a risk management plan? Yes No

Part II Premium Rates And Benefits (minimum premiums are fully earned)

Premium Calculation (Choose Your Plan):

- | | | | |
|---------------------------------|--|----------------------|--------------------------|
| <input type="checkbox"/> Plan 1 | \$1,000,000.00 Per Occurrence / \$1,000,000.00 General Aggregate | | |
| | Total number of students in the busiest month of the year _____ | x \$8.95 = \$ _____ | Minimum Premium \$450.00 |
| <input type="checkbox"/> Plan 2 | \$1,000,000.00 Per Occurrence / \$2,000,000.00 General Aggregate | | |
| | Total number of students in the busiest month of the year _____ | x \$9.25 = \$ _____ | Minimum Premium \$465.00 |
| <input type="checkbox"/> Plan 3 | \$1,000,000.00 Per Occurrence / \$3,000,000.00 General Aggregate | | |
| | Total number of students in the busiest month of the year _____ | x \$9.55 = \$ _____ | Minimum Premium \$480.00 |
| <input type="checkbox"/> Plan 4 | \$1,000,000.00 Per Occurrence / \$4,000,000.00 General Aggregate | | |
| | Total number of students in the busiest month of the year _____ | x \$9.85 = \$ _____ | Minimum Premium \$495.00 |
| <input type="checkbox"/> Plan 5 | \$1,000,000.00 Per Occurrence / \$5,000,000.00 General Aggregate | | |
| | Total number of students in the busiest month of the year _____ | x \$10.15 = \$ _____ | Minimum Premium \$510.00 |

Part II Total Premium = \$ _____

Part III Optional Coverages (premiums are fully earned)

- Optional \$150,000.00 Hired and Non-Owned Automobile Liability Coverage is available for an additional \$225.00 = \$ _____
- Optional \$500,000.00 Hired and Non-Owned Automobile Liability Coverage is available for an additional \$500.00 = \$ _____
• Note: \$1,000,000.00 Hired and Non-Owned Automobile Liability Coverage is available but subject to additional underwriting. Please contact your agent if wishing to apply for coverage.
- Optional \$100,000.00 Sexual Abuse and Molestation Liability Coverage is available for an additional \$1,000.00 = \$ _____
- Optional \$5,000.00 Medical Expense Benefit for an additional \$10.00 = \$ _____
- Higher per occurrence limits of up to \$5,000,000.00 are available but subject to additional underwriting. Please contact your agent if wishing to apply for coverage.
- Equipment coverage up to \$750,000.00 is available but subject to additional underwriting. Please contact your agent if wishing to apply for coverage.

Part III Total Premium = \$ _____

Specialty Insurance Coverage for Martial Arts Schools and Studios

Accident & Liability Insurance Enrollment Form

Part IV Additional Insureds

Up to 3 additional insureds are included at no additional cost (not including independent contractors)

Total Number of Additional Insureds (after initial three) _____ x \$10.00 = \$ _____

Total Number of Independent Contractors _____ x \$75.00 = \$ _____

Additional Insureds requiring Primary Non-Contributory Endorsements _____ x \$100.00 = \$ _____

Additional Insureds requiring Waiver of Subrogation Endorsements _____ x \$100.00 = \$ _____

Name, Address and Relationship of all additional insured to be added to the policy:

1) _____ 2) _____ 3) _____

Please include a separate sheet for more additional insureds if needed.

Part IV Total Premium = \$ _____

Total Policy Premium = \$ _____

Part V Payment

Choose one of the following three options. Please initial your choice:

Enclosed is my check for the total premium.

Enclosed is 20% of my total premium. I would like to finance my premium.

Please mail a finance agreement explaining the monthly payment system.

Please charge my: Visa MasterCard Discover American Express

A \$10.00 convenience fee is added to all credit card payments.

For financed premium, the \$10.00 convenience fee applies only once and in addition to the 20% down payment.

Name on Card _____

Cardholder Billing Address _____

Card # _____ Exp. Date (mm/yyyy) _____

Security Code _____

Part VI Acknowledgements and Signatures

a. This summary of coverage and exclusions is no substitute for reading the entire policy. To receive an entire policy, contact the program administrator.

b. Waiver Requirement

Each school or studio must implement a Release and Waiver of Liability and Indemnity Agreement for all students and staff members. Unintentional error on your part in securing Waiver and Release forms shall not void your coverage in the event of an occurrence to a student or staff member. However, your failure to maintain an adequate system to regularly secure Waiver and Release forms shall void your coverage in the event of an occurrence to a student or staff member. A full supply of Waiver and Release forms shall be shipped to your school or studio upon request.

c. **Fraud Warning** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material there to, commits a fraudulent insurance act, which may be a crime.

d. **Applicant's Acknowledgement** I, the applicant, declare, to the best of my knowledge and belief, that all statements and answers in this application are true and complete. I understand and agree that (a) this application will form part of any policy issued, (b) no information given to or acquired by any representative of the Company will bind it, unless it is in writing on this application, (c) no waiver or modification will bind the Company unless it is in writing and is signed by an executive officer of the Company, and (d) only those persons eligible under the terms of an issued policy will be insured.

Signed for the Proposed Policyholder

Date

Gregory L. Batty, CIC
Signed by Licensed Agent

815-633-8765
Agent Phone Number

P.O. Box 2008, Loves Park, IL 61130
Agency Mailing Address

Gregory L. Batty
Agency Name and License Number

greg@mmaeventinsurance.com
Agent E-mail Address

United States Fire Insurance Company,
"A" rated by A.M. Best Company.
A member of the Crum & Forster group of companies.