

SOBIP BROCHURE DESCRIPTION

This brochure provides a summary of the Special Olympics Corporate Insurance Program (SOCIP). SOCIP is the customized Special Olympics insurance program that provides certain common coverages for all U.S. Programs and SOI in accordance with General Rules Section 9.09. Detailed terms and conditions of coverage are contained in each respective policy, which can be obtained through American Specialty Insurance & Risk Services, Inc. ("American Specialty").

NAMED INSURED
 Special Olympics, Inc.
 All Special Olympics Accredited U.S. Programs

For the purposes of this brochure, "Registered Volunteer" and "Registered Class A Volunteer" are defined as a volunteer who is registered in accordance with the Special Olympics General Rules or other Special Olympics policies in effect during the policy period.

COMMERCIAL GENERAL LIABILITY

Description of Coverage: The general liability coverage protects insured Special Olympics organizations, athletes, and registered volunteers from third-party claims of bodily injury, property damage, and personal and advertising injury due to alleged negligence arising from the conduct of a Special Olympics activity by Special Olympics. Under the policy, the insurer has a "duty to defend" until such time as legal liability has been established, and therefore, defense costs associated with the aforementioned general liability claims are paid regardless of legal liability.

In addition, the general liability policy has been endorsed to provide coverage for losses resulting from damage to property in the care, custody, or control of Special Olympics, excluding watercraft, aircraft, autos, and Special Olympics owned property. The loss must occur during a Special Olympics conducted/sponsored event and Special Olympics must be found legally liable for the loss. The limit of liability is \$1,000,000 subject to a \$2,500 deductible per claim for such property losses.

Insurer: Philadelphia Indemnity Insurance Company
Policy Number: PHPK369371

Additional Insureds: Entities with an insurable interest will be named as an Additional Insured, but only with respect to liability resulting from the negligent acts or omissions of Special Olympics, as requested and approved by American Specialty on behalf of Philadelphia Indemnity Insurance Company.

NOTE: Only American Specialty may issue certificates of insurance on behalf of Philadelphia Indemnity Insurance Company - no authority is granted to any other entity.

GENERAL LIABILITY COVERAGE & LIMITS

Each Occurrence	\$1,000,000
General Aggregate (all insured operations and completed operations)	\$5,000,000
Sexual Abuse and Molestation	\$1,000,000
Self-Insured Retention	subject to a \$100,000 self-insured retention

COMMERCIAL GENERAL LIABILITY

GENERAL LIABILITY COVERAGE & LIMITS

Products-Completed Operations	\$1,500,000
Participant Legal Liability	Included
Personal and Advertising Injury	\$1,000,000
Damage to Premises-Rentals (on Medical Payments)	\$100,000 Excluded

NOTE: If alcohol is being served/sold at your event, please contact American Specialty (regardless of whether or not a Program is selling alcohol), if it is determined that liquor liability coverage is needed, an application must be completed by the U.S. program and approved by American Specialty and Philadelphia Indemnity Insurance Company. The minimum premium is \$200.

The following fundraising activities are EXCLUDED from the SOCIP GL policy and may only be deemed eligible for coverage if certain underwriting requirements are met and the activity is approved by the insurer prior to the event. Please contact Jina Doyle immediately if you are aware of a fundraising activity involving any of the following activities:

- Golf Ball Drops
- Rafting
- Fleas/Trms
- Political Parties
- Fundraising Activities lasting more than 7 consecutive days
- Aircraft (other than at any one time for hire)
- Airplane (other than a Polar Plunge "winter fundraising event")

The following exclusions and requirements apply with respect to all Special Olympics events, fundraising or otherwise. Please contact Jina Doyle if any of your activities involve the following:

- Hot Air Balloons
- Fireworks
- Rock Climbing Walls
- Mechanical Amusement Rides
- Inflatables
- Skydiving
- Aircraft
- Construction Activities
- Watercraft (other than 75-hp)

NON-OWNED & HIRED AUTOMOBILE LIABILITY (NOHA)

Description of Coverage: This policy provides protection to Special Olympics for liability claims arising as a direct result of the use of a non-owned or hired automobile. For coverage to be effective, the vehicle must be used for Special Olympics business with the permission of Special Olympics and driven by an employee, athlete, or a registered volunteer of Special Olympics.

NOTE: Coverage is provided to Registered Class A Volunteers of Special Olympics who are using their personal vehicles on behalf of and with the permission of Special Olympics, and have a valid driver's license and proof of insurance with at least the state minimum requirements.

Additionally, employees of Special Olympics are insured while using their own vehicles for Special Olympics business.

NOHA

Insurer: Philadelphia Indemnity Insurance Company
Policy Number: PHPK369371

Covered Autos: Special Olympics' autos that are leased, hired, rented (e.g. rental vehicles), or borrowed for less than one month by your Program, which are used in your business.

Non-Owned Autos: Special Olympics autos that are not leased, hired, rented, or borrowed that are used in your business (e.g. autos owned by employees or volunteers).

Restrictions: Non-owned and hired auto liability coverage applies excess of any other valid and collectible insurance.

COVERAGE & LIMITS
 Any One Accident \$1,000,000

NOTE: No coverage is provided for losses caused by an uninsured/underinsured motorist to non-owned vehicles; however, uninsured/underinsured motorist coverage is afforded for vehicles that are commercially rented by an insured. The uninsured/underinsured motorist limit is \$55,000 (combined single limit) or increased to meet the statutory limits required by a particular state.

HIRED AUTO PHYSICAL DAMAGE

Description of Coverage: Coverage is provided for physical damage claims arising as a direct result of the use of a "commercially rented" vehicle by Special Olympics employee, athlete, or registered volunteer for Special Olympics' business with Special Olympics' permission.

A vehicle is considered "commercially rented" if it is:
 (a) obtained from an entity whose primary commercial purpose is renting vehicles for profit;
 (b) a specific rental charge is made; and
 (c) a rental contract is executed between the rental establishment and Special Olympics with respect to the particular vehicle.

The policy is subject to the limit and deductible shown below.

DEDUCTIBLE & LIMITS

Actual Physical Damages (per vehicle)	\$55,000
Deductible (per accident collision)	\$1,000
Deductible (per accident) (other than collision)	\$100

EXCESS LIABILITY

Description of Coverage: These policies provide insurance coverage in excess of scheduled underlying SOCP policies for all Special Olympics Accredited U.S. Programs and Special Olympics, Inc. Contact American Specialty to determine if your policies (other than certain SOCP policies) qualify to be scheduled for coverage under the excess policies.

EXCESS LIABILITY

Insurer: Philadelphia Indemnity Insurance Company
Policy Number: PHUB257796

EXCESS (A)(1) COVERAGE & LIMITS

Each Occurrence	\$1,000,000
General Aggregate (all insured operations and completed operations)	\$5,000,000
Sexual Abuse and Molestation	Included
Self-Insured Retention	\$100,000

Insurer: Markel American Insurance Company
Policy Number: XONI202108

EXCESS (B)(X)(1) COVERAGE & LIMITS

General Aggregate	\$1,000,000
Products-Completed Operations	\$5,000,000
Sexual Abuse & Molestation	Included

Insurer: American Guarantee & Liability Insurance Company
Policy Number: AEC534352904

EXCESS (F)(9)(X)(1) COVERAGE & LIMITS

General Aggregate	\$16,000,000
Products-Completed Operations	\$16,000,000
Sexual Abuse and Molestation	Included

Insurer: Markel American Insurance Company
Policy Number: XONI234508

EXCESS (B)(2)(X)(1) COVERAGE & LIMITS

General Aggregate	\$5,000,000
Each Occurrence	\$5,000,000
Sexual Abuse and Molestation	Included

PARTICIPANT ACCIDENT MEDICAL

Description of Coverage: This policy responds when injuries resulting from an accident occur during a Covered Event or during Covered Travel. This is an accident medical policy, not a sickness or illness medical policy. For example, it may cover the medical expenses caused by a broken leg, but not those caused by appendicitis. An accident must occur in order for coverage to apply.

The accident medical insurance policy is excess of any other valid and collectible insurance or medical plan applicable to the injured participant.

Injuries are defined as accidental bodily injuries received while insured under this coverage and resulting independently of sickness and all other causes: A covered loss, for purposes of this insurance, will include: a) the repair or replacement of existing prosthetic devices such as artificial limbs, glass eyes, and artificial dental work; and b) bodily injuries arising as a result of a seizure (including epileptic seizures). To be covered, the injury must occur while:
 (a) participating in activities sponsored and supervised by Special Olympics; or
 (b) traveling to, during, or after such activities as a member of a group in transportation furnished or arranged by Special Olympics.

THIS SUMMARY IS PROVIDED FOR ILLUSTRATIVE PURPOSES ONLY. FOR A COMPLETE DESCRIPTION OF COVERAGE, CONSULT YOUR POLICY AND ALL APPLICABLE ENDORSEMENTS OR CONTACT JINA DOYLE.