

Boys & Girls Club National Insurance Program

Coverage Enhancements

Property enhancements:

Every Club's package policy that includes property coverage automatically receives Markel's recreational and prime property endorsements, which offer Markel's broadest coverage in the Boys & Girls Club business.*

These coverages include:

- Building coverage for signs, fences, antennas and plate glass, tent platforms, docks, piers, boats and canoe racks, playground equipment, and athletic backstops
- Business income and extra expense is automatically provided, if building coverage is included
- Exhibition coverage of \$25,000
- Electronic data processing coverage of \$50,000; including extra expense, software, and transit
- Ordinance or law, including demolition and increased cost of construction: Combined limit of up to \$100,000
- Back up of sewer or drain is a covered peril
- Utility services coverage, including direct damage and business interruption: Limits up to \$25,000 each, per occurrence

In addition, *The Monument* endorsement offers the following coverages:

- Business travel accidental death benefit \$50,000
- Crisis management \$25,000
- Key individual replacement coverage \$50,000
- Kidnap expense \$50,000
- Theft of work materials from personal areas \$2,500
- Workplace violence counseling \$50,000
- Donation assurance \$25,000
- Temporary meeting space reimbursement \$50,000
- Identify theft expense \$25,000

General liability enhancements:

- Per location and per project aggregate limits of liability
- Broadened definition of insured
- Automatic inclusion of additional insured interests, where required by contract or written agreement
- Medical personnel coverage: Limits up to \$100,000, if no other coverage applies
- Property damage, including borrowed equipment: Limits up to \$10,000 per occurrence
- Property damage to customer's goods: Limits up to \$10,000 per occurrence
- Advertising injury from televised or videotaped material

Automobile coverage enhancements:

- Broadened definition of named insured
- Blanket additional insured
- Hired car physical damage: Limits up to \$ 75,000
- Loss of use of hired private passenger cars: Limits up to \$1,000 per accident
- Glass breakage amendment
- Personal effects coverage
- Fellow employee exclusion may be deleted

* Subject to meeting underwriting criteria and state approval.

For more information contact your Markel underwriter. If you do not have an appointment with Markel, contact Jim Henry at 800-431-1270, ext. 17988 or jhenry@markelcorp.com.

