

**AmeriKids Gymnastics
Member Benefit Insurance Program
And Wrap Policy
Foy Insurance Group
Broker**

Gymnastics General Liability Insurance

<u>Insured:</u>	AmeriKids member gyms and participants.		
<u>Description of Activities:</u>	Participating in an AmeriKids sponsored event or supervised practice excluding transportation to and from the event or practice and ancillary activities.		
<u>Limits of Insurance:</u>	General Aggregate Limit		\$3,000,000
	Products and Completed Operations Aggregate		\$1,000,000
	Participant Legal Liability		\$1,000,000
	Each Occurrence Limit		\$1,000,000
	Personal and Advertising Injury Limit		\$1,000,000
	Medical Expense Limit		
	Fire Damage Limit		\$300,000
	Legal Liability to Participants		\$1,000,000
	Certified Acts of Terrorism		\$1,000,000

Gymnastics Sports Accident Insurance

<u>Insured:</u>	AmeriKids member gyms and participants.		
<u>Description of activities:</u>	Participating in an AmeriKids sponsored event or supervised practice excluding transportation to and from the event or practice and ancillary activities.		
<u>Principal Sum:</u>	Accident Medical Expense Benefit		\$50,000
	Excess 52 week benefit paid deductible \$200 integrated (No deductible if \$200 has been paid by primary (insurance))		
	Accidental Death and Dismemberment	Aggregate limit	\$25,000
		Each Occurrence	\$5,000
<u>Exclusions:</u>	Complete listing of Exclusions upon request from Foy Insurance, (such as war, other non-approved sports activities, sickness, drugs, heart attack, stroke, or loss incurred outside of the United States, etc.		

AmeriKids members (gymnastics clubs) will have General Liability and Sports Accident coverage for recreational and competitive gymnastics, tumbling and other incidental activities.

Exclusions: Exclusions are listed in the policy exclusion section.

Non-member activities may be covered for an additional premium, contact Foy Insurance for coverage information.

The information contained in this brochure is a partial summary of the AmeriKids Gymnastics benefits program. It is not a complete explanation of all the provisions of the AmeriKids Gymnastics policy. No representations are made other than as is stated in the policy. Additional coverage may be available, contact Foy Insurance Group.