

Home School Insurance Solutions

(800) 456-6624

www.homeschoolinsurancesolutions.com

GENERAL LIABILITY

Schedule of Benefits

Carrier (owned by OneBeacon Insurance)	Employers Fire Insurance Company Rated A (Excellent) by AM Best
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Coverage

General Aggregate	\$2,000,000
Products & Completed Ops. Agg	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (Any One Fire)	\$100,000
Medical Payments (Any One Person)	Excluded

	Each Common Cause Limit	Aggregate Limit
Participant Liability	\$1,000,000	\$2,000,000

Coverage is afforded only if a limit is shown

Deductibles

Bodily Injury (Each Occurrence)	\$0
Property Damage (Each Occurrence)	\$0
Bodily Injury/Property Damage (Each Occurrence)	\$0

The **Home School Legal Defense Association (HSLDA)** does not assume any of the insurance risk provided by the carriers. **HSLDA** is not involved in the administration of these plans including premium collection or adjudication of claims.

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General Exclusions

The Policy does not cover any losses caused in whole or in part by, or resulting in whole or in part from, the following:

- Exclusion - Personal and Advertising Injury Liability-Entertainment Industry;
- Exclusion - Fireworks with Exception for concussion of effects, flashpots and smokepots;
- Exclusion - Throwing, Kicking or Projecting of Objects or Persons;
- Amendment - Expected or Intended Injury Exclusion - Assault or Battery;
- Exclusion - Communicable Diseases;
- Exclusion - Medical Payments For Volunteer Workers;
- Limitation Of Coverage To Designated Events;
- Amendment Of Aircraft, Auto Or Watercraft Exclusion - Non-Owned Aircraft;
- Limitation Of Coverage To Designated Products;
- Limited Participant Liability Coverage - Designated Sport of Athletic Contest or Exhibition;
- Limitation - No Stacking of Occurrence Limits of Insurance;
- Recording and Distribution of Material or Information in Violation of Law Exclusion;
- Exclusion - Coverage C Medical Payments;
- Abuse or Molestation Exclusion;
- Employment Related Practices Exclusion;
- Total Pollution Exclusion Endorsement;
- Limited Fungi Or Bacteria Coverage;
- Limited Terrorism Exclusion (Other Than Certified Acts Of Terrorisms); Cap of Losses From Certified Acts Of Terrorism;
- Exclusion Of Punitive Damages Related To A Certified Act of Terrorism;
- Exclusion - Designated Activities .

Bungee Jumping Equipment	Exotic Animals	Firearms
Gymnastics Equipment	Hang Gliders	Parachutes
Rock Climbing Equipment	Hot Air Balloons	Toboggans
Rock Climbing Walls	Bungee Jumping	Trampolines
Skin and Scuba Diving Equipment	Rides and Games	Adult Sports
Sunbeds or any tanning equipment	Equestrian Sports	Boxing
Bicycle races or events	Gymnastics	Hunting
Bicycle Rallies (Including Races)	Hang Gliding	Luge
Cheerleading Pyramids	Parasailing	Polo
Hot Air Balloon Rides	Rock Climbing	Tobogganing
Professional Sporting Activities	Skateboard Parks	Trampolines
Rodeos or Roping Events	Skin & Scuba Diving	Triathlons
Skiing other than Cross Country	Sky Diving	White Water Rafting

Horses or any other animal used for riding purposes or equestrian events or activities
Mechanical Rides designed for person's to ride in or upon;
Motor racing vehicles including but not limited to cars, boats, all terrain vehicles, go karts and snowmobiles
Motorized Sporting Events, Motor Racing including but not limited to; cars, boats, all terrain vehicles or snowmobiles
Tractor Trailer Pulls & Monster Truck Events

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