

**HOME SCHOOL
GENERAL LIABILITY LIMITS
(Per Group or Organization Limits)**

Carrier

Capitol Specialty Insurance Corporation

| | |
|---------------------------------------|-------------|
| General Aggregate | \$2,000,000 |
| Products/Completed Operations | \$1,000,000 |
| Personal & Advertising Injury | \$1,000,000 |
| Each Occurrence | \$1,000,000 |
| Fire Damage (any one fire) | \$ 100,000 |
| Medical Expense | |
| (any one person – Spectator Coverage) | \$ 5,000 |
| Deductible per Claim | \$ 500 |
| Policy Term: | Annual |

Inclusions/Program Highlights:

- Occurrence-Form Policy
- Coverage Included for Claims by Athletic Participants
- No Master Policy Aggregate Limit of Coverage
- No Minimum Premium for Home School Groups or Organizations

Exclusions:

Assault & Battery, Corporal Punishment, Abuse/Molestation, Asbestos, Discrimination, Nuclear Energy, Total Pollution, Total Fireworks/Pyrotechnics, Employment Related Practices, Collapse of Temporary Structure, Lead Liability, Stunt Activity, Use of Trampolines, Cheerleading Pyramids, Use of Saunas or Tanning Devices, Polo, Skin & Scuba Diving, Squash, Snow Skiing, Water Skiing, Whitewater Rafting, Bungee Jumping, Mountain Climbing, Rock Climbing, Motorsports, Rodeo or any Equestrian Related Sports, Waterslides, Ballooning, Parachute Jumping, Luge, Tobogganing, Gymnastics, Punitive Damages, Mechanical Riding Devices, Football.