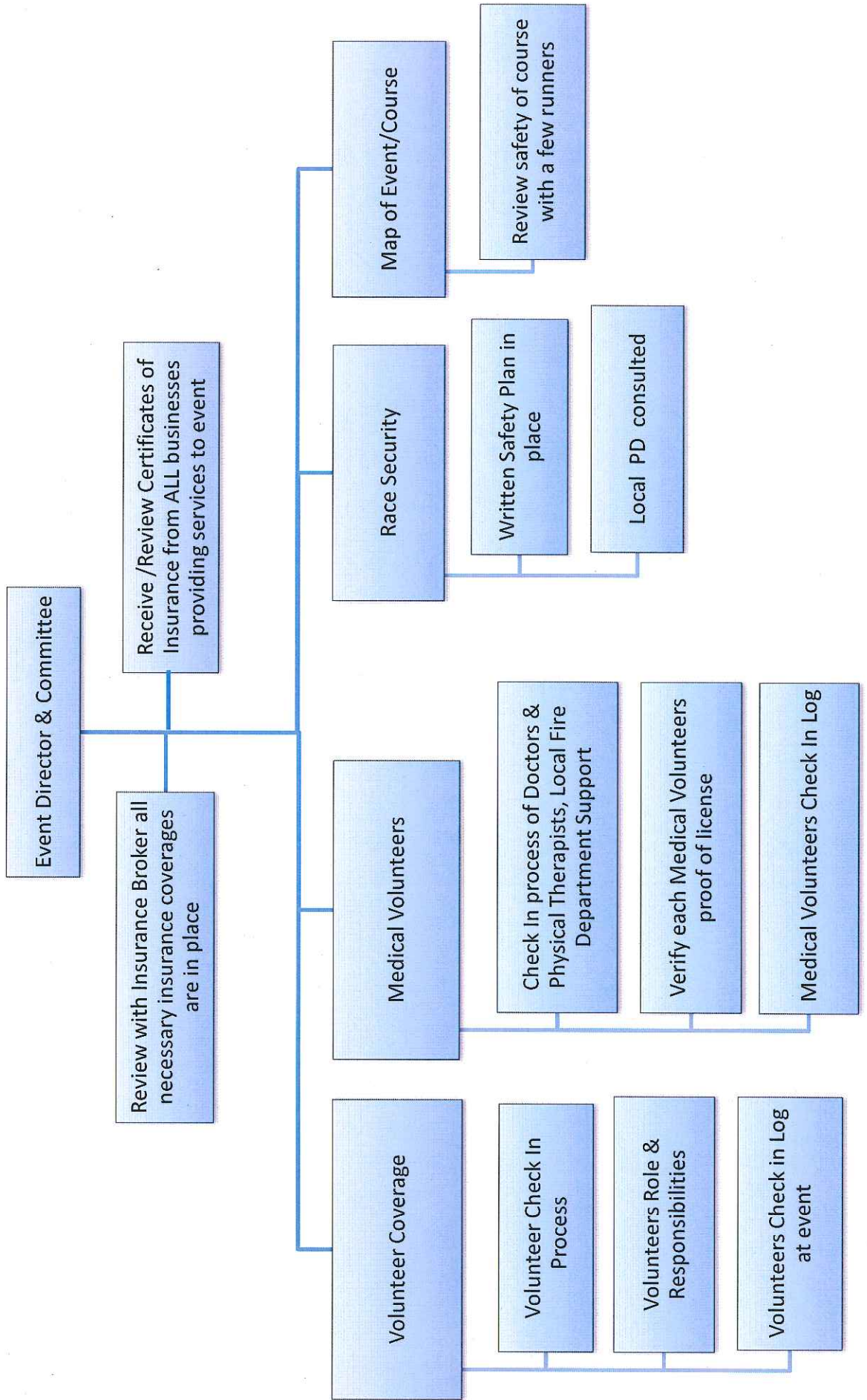




ASSOCIATED AGENCIES, INC.  
Full Service Insurance Since 1937

Associated Agencies, Inc. is concerned about your pre-race organization.  
WE WANT YOU PROTECTED in the event of a race day incident.



Michael H. Iser, Vice President  
Associated Agencies, Inc.  
1701 Golf Road, Suite 3-700  
Rolling Meadows, IL 60008



ASSOCIATED AGENCIES, INC.  
Full Service Insurance Since 1890

I AM ASSOCIATED...  
HELPING TO BRING SOLUTIONS  
TO YOUR RACE EVENTS  
FROM START TO FINISH

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**Associated Agencies, Inc.**  
**Insurance Program for Races and Related Events**

**Associated Agencies, Inc. will act as your event's risk manager and help with pre race organization which includes the following activities:**

1. Review current in force insurance programs, make recommendations for improvement, and note missing coverage(s).
2. Review current municipal and USATF insurance requirements and adapt insurance policies to meet those requirements.
3. Issue certificates of insurance to all required parties, including event sponsors and vendors.
4. Review security protocol.
5. Work with outside event sponsors to make sure that their organizations are properly insured.

**Associated Agencies, Inc. is a full service insurance brokerage. Through our network of insurance markets we can offer the following coverage(s):**

1. General Liability insurance can be written to cover events not insured by USATF.
  - o Event Packet Pickup
  - o Pre Race expos and dinners.
  - o Overall business insurance coverage.
2. Commercial Auto insurance
3. Physical damage coverage for golf carts.
4. Workers Compensation for employees.
5. Directors and Officers Liability including Employment Practices Liability
6. Employee/Volunteer Fidelity Bonds
7. Property insurance covering equipment used at race event.

**Additional Coverage(s) available for race day:**

1. Coverage for vehicle and/or golf carts rented/leased for use during the race.
2. *Volunteer Medical Professional Liability*, which provides coverage to professionals (doctors, volunteers, physical therapists etc.) working at the event (whether sanctioned or not) including Medical Director.
3. *Event cancellation* (sanctioned event or not), can be written on a specific race or blanket event (race) basis, covering a wide variety of perils (unless specifically excluded.) See page 2 for further details.

**About Associated Agencies Inc.**

- 130 year old, family owned and operated insurance agency.
- 175 employees (our offices are in Rolling Meadows and Downers Grove.)
- Licensed in all 50 states.
- Your event is taken care of by a dedicated sales unit, including 2 Vice Presidents, 2 Marketing specialists, in house claims service, and same day issuance of Certificates of Insurance.

### Event Cancellation

This coverage would pick up damages from uncontrollable, indirect situations as outlined below. Please keep in mind, location has a major effect on what could potentially happen/develop. This is a list of actual losses that have occurred at various marathons, it is just a window of what could happen and it is not restricting coverage to these scenarios. Basically, this is a broad policy that protects against the unknown, silent catastrophic losses.

- Adverse/Extreme weather – Earthquakes, winter storms, soaring temperatures, hurricanes, tornadoes unless specifically excluded
- Flood caused by other incidents other than the weather
- Communicable Disease options excluding SARS, Avian Flu & Swine flu, this can be broadened to include these as well
- Riots and civil commotion exclusion can be bought back for an additional premium
- National Mourning 7 days prior to the event and during for the President of the U.S.A.
- Cancellation, Abandonment, Postponement interruption or curtailment of the events
- Closure of part of the route due to incidents beyond the control of the insured, for example collapsed building
- Fire on the course that prevents the event from being held or continuing
- Ash Cloud preventing organizers athletes etc. being able to attend the event which prevents the event from continuing
- Police and/ or paramedics being unavailable due to a national incident such as fire that means they are unable to attend the marathon as originally planned
- Power Failures
- Third party strikes
- Denial of access
- FAA shutdown due to a terrorist (dependent on terrorist coverage being purchased) or non-terrorist attack that occurs in the state of the marathon or another state which means the event is unable to proceed.
- If any airplane crashes / airport closures
- Railroad accidents – gas leak, toxic spill
- Smog that can make it dangerous for the athletes to race. An example would be smoke from wild fires
- Bridge collapses
- Natural Disasters
- Volcanic Eruption

### Policy Affords:

- Terrorist Acts – Direct and indirect
- Lost income
- Appearance fees and expenses
- Extra expenses to reschedule / postpone or modify the event

### **Event Cancellation Options:**

- Time and Distance is the least expensive: 50 days / 50 miles, terrorist attack would have to happen WITHIN 50 days and 50 miles of the event to pick up a loss
- TRIA/TRIPRA: Government mandated offering, would have to be government declared act of terrorism that totals over \$100 billion loss leading them to certify the act. (Boston marathon is an example of a terrorist attack that was not over \$100 billion and therefore the client could not pick up a loss with TRIA coverage).
- Full terrorism: No time and distance restrictions (this coverage supersedes time and distance). An example would be an event in California, Boston Marathon scenario happens causing the airport to be closed people were unable to get out of Boston to get to the event in California. A loss would be covered under this terrorism option.

Events can be written for one event; or if all information is available up front, the underwriter can offer multiple dates/events and multiyear events.

There is no additional charge for additional insured, and no deductible.

Quote is good 30 days. All quote subjectivities are due no later than expiration of the QUOTE. Need to BIND at least 14 days prior to event effective date.

Noteworthy; Coverage can be purchased earlier than the actual event. A catastrophic loss that happens between the inception date leading up to the actual event will be covered by the purchase of terrorism.

**Our goal for your organization is to reach the finish line with a successful event, and to know that your organization or sponsoring group will be protected in the event of a race day incident.**

**For more information about pre race organization and insurance coverage for your special event contact:**

**Michael H. Iser, Vice President**  
**Associated Agencies, Inc.**  
**847-427-3455**  
[miser@associated.cc](mailto:miser@associated.cc)



# Event Volunteer Medical Professional Liability

### Specialized Coverage

- Marathons, Endurance Road Races, Special Race Events
- No need to be a sanctioned event

### Policy Structure

- Volunteer Medical Liability Coverage. Typical approach will be professional liability only;
- Race entity is named insured (can also add additional insured's at no cost);
- Individual Entity Coverage. Not a group or cooperative policy;
- Insured receives an actual policy, not just a certificate;
- Coverage for employed, contracted, or volunteer medical providers up to and including associated physicians (blanket or scheduled basis);
- Medical directors included in coverage for administrative duties;
- Policy limits up to \$5M available on primary and excess basis. Follow-form excess capacity of \$5M on both a supported and unsupported basis. Standard limits are \$1M/\$3M;
- Per claim deductible that applies to both indemnity and expense;
- 12, 24 and 36 month tail options available. Standard policy would be issued on an annual basis to allow for reporting of claims and or incidents arising from covered events;
- Prior unreported acts could be covered if prior policy was in force (retro date);
- Primary coverage for medical volunteers, contractors, employees of the event without other coverage.

### Available Coverage Enhancements

- Incident coverage trigger;
- Defense outside the limits;
- Silent on punitive damages;
- Sublimits for abuse & molestation;
- HIPAA Expense Reimbursement Coverage.

### Associated Agencies

- Review current policy;
- Review related policies/coverage;
- Expertise in coverage;
- Assist in claims process;
- Delivers hard copy of policy;
- Handles quoting and renewal process.

### Submission Requirements

- Complete signed and dated application;
- Copy of participant waiver;
- Details on the actual event (number of participants expected, crowd turn-out);
- Anticipated roster of providers by designation;
- Anticipated number of client contacts;
- 5 Year currently valued loss runs;
- Copy of Expiring Declarations Page (if prior acts are requested).



**Contact:**  
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