

Special Olympics Corporate Insurance Program

Special Olympics New Hampshire purchases coverage through a cooperative program among all of the Special Olympics Programs in the United States. Through this program, SONH offers supplemental insurance coverage for compliant athletes and volunteers as outlined in this section.

Supplemental insurance coverage is insurance that applies only after your primary coverage has been used.

If you have any questions or would like more details about insurance, please contact the Vice President, Administration.

Commercial General Liability

General liability coverage protects us from third-party claims of bodily injury, property damage, and personal and advertising injury during a Special Olympics activity.

Additionally, General Liability provides coverage for losses resulting from damage to property (excluding watercraft, aircraft, autos and SONH owned property) during a Special Olympics event.

Please note that the following activities are excluded from this policy. Contact the Vice President of Operations prior to conducting:

- Golf ball drops
- Rodeos
- Events involving animals (other than equestrian events)
- Fundraising events with greater than 5,000 people
- Events involving firearms
- Political rallies
- Fundraising activities lasting more than 7 consecutive days
- Events involving aircraft
- Over-the-Edge events
- Events involving hot air balloons
- Events involving fireworks
- Events involving Rock Climbing walls
- Events involving mechanical amusement rides
- Events involving inflatables
- Skydiving
- Events involving construction activities
- Events involving watercraft
- Events where alcohol is served/sold

Certificate of Insurance

If you are asked to provide a Certificate of Insurance, please fill out the Request for Certificate of Insurance Form and send to the Vice President, Administration who will submit to American Specialty. Please allow two weeks to receive your certificate.

When completing the form, please note the following:

- Requests for Certificate of Insurance should only be made if you have been requested to provide one.
- Date of the Event(s): Various dates in July and August is an acceptable answer for ongoing events.
- Additional Insured status: Typically, this request will be made in the request for the Certificate of Insurance. If a request is not made, do not request additional insured status.
- See attached (with an attached contract or agreement) should be used whenever possible to describe additional insured wording.
- If we are required to sign any contract, agree to any rules or enter into a facility use agreement (with or without hold harmless language), please include a copy with your request and refer to our contract policy.
 - Remember that all contracts must be signed by Mary Conroy.

Non-Owned & Hired Automobile Liability

This coverage provides protection for liability claims arising as a direct result of the use of a non-owned or hired automobile. For coverage to be effective, the vehicle must be used for the following:

- The driver must have a valid driver's license and proof of insurance for at least the minimum amount required by NH law (currently 25/50/25). This coverage applies in excess of any other valid and collectable insurance.
- Hired Auto is an automobile that is leased, hired, rented (e.g. rental vehicle) or borrowed for less than one month for Special Olympics use.
- Non-Owned Auto is an automobile that is not leased, hired, rented or borrowed that are used in your business (e.g. autos owned by an LPV).
- Please note that no coverage is provided for losses caused by an uninsured/underinsured motorist to non-owned vehicles.

Hired Auto Physical Damage

This coverage is provided for physical damage claims arising as a direct result of the use of a "commercially rented" vehicle. A vehicle is considered commercially rented if it is:

- Obtained from an entity whose primary commercial purpose is renting vehicles for profit,
- A specific rental charge is made; and
- A rental contract is executed between the rental establishment and SONH with respect to the particular vehicle.

Participant Accident Medical

This policy is used when injuries resulting from an accident occur during a SONH event or travel around an SONH event. This policy does not cover sickness or illness and an accident must occur in order for the coverage to be applicable. So, for example, the policy may cover medical expenses associated with a broken leg, but not with appendicitis.

This policy is in excess of any other valid and collective insurance or medical plan applicable to the injured patient.

Injuries are defined as accidental bodily injuries received while insured under this coverage and resulting independently of sickness and all other causes. To be covered, the injury must occur while:

- Participating in an SONH activity that is supervised by SONH staff or a compliant LPV
- Traveling to, during or after such activities as a member of a group in transportation furnished or arranged by SONH.

First Report of Accident/Incident

If an athlete, volunteer or spectator is injured during any Special Olympics activity, you must complete a First Report of Accident & Incident and return to the Vice President of Operations at the SONH office as soon as possible after the incident.