

**National Association
of
Miss America
State Pageants**

Insurance Program

Edition date 8/01

Summary of Insurance

The National Association of Miss America State Pageants has designed a commercial liability and property insurance package for the benefit of all state and local pageants. This booklet will summarize the coverage and explain the procedures involved in ordering certificates and filing claims.

INSURER – Great American Insurance Group

INSURED – All Miss America Preliminary State & Local Pageants. Also included are officers, directors, employees, chairmen and volunteers.

LIABILITY COVERAGE – Pays those sums the insured becomes legally obligated to pay for bodily injury or property damage.

Limits –	\$1,000,000	-	Each Occurrence
	Unlimited	-	Annual General Aggregate
	5,000,000	-	Annual Products Aggregate
	1,000,000	-	Participant Legal Liability
	1,000,000	-	Personal Injury
	300,000	-	Fire Legal Liability
	5,000	-	Medical Expense
	250	-	Deductible bodily injury/property damage

This policy will cover most of the exposures usual and incidental to pageant activities. Those include: state and local pageants, meetings, parades, appearances, fund raisers, etc.

Activities specifically **excluded** are: Hot air balloons, hang gliders, parachutes, airplanes, watercraft, liquor liability (if in the business), mechanical rides, rodeos, motorized vehicles, power boats, fireworks displays or pyrotechnics and rap music concerts. Also excluded are the following sports activities: including but not limited to: archery, aerobic dancing, baseball, basketball, boating/yachting, boxing, bungee jumping, cycling, equestrian riding, horse racing, ice or roller skating, ice or roller hockey, football gymnastics/tumbling, handball, jai alai, lacrosse, martial arts, motorsports, platform or cliff diving, power or weight lifting, racquetball, rafting, ropes/initiative course, scuba diving, skate boarding, skeet/trap/target shooting, skiing, soccer, steeplechase, swimming, tennis, trampoline, volleyball, wind/board surfing, wrestling and rodeos.

PARTICIPANT LIABILITY – Coverage up to \$1,000,000 limit for injury to contestants/titleholders if the pageant is negligent.

PARTICIPANT MEDICAL/ACCIDENTAL DEATH AND DISMEMBERMENT

Principal Sum - \$10,000
Medical Expense - \$ 5,000

Applies to all pageant contestants for the event date (including rehearsals and other activities) and full 24 hour a day coverage for state titleholders during their official year. Coverage is excess over any other policy and subject to a \$250 deductible.

THIRD PARTY PROPERTY DAMAGE – \$100,000 Limit – subject to a \$1,000 deductible. Covers against claims for damage to property not owned, borrowed or rented, but in the Pageant's care, custody or control. Contestant's personal property is subject to special limitations:

Musical Instruments - \$20,000 maximum
Jewelry - \$ 5,000 maximum
Deductible - \$ 2,500

PROPERTY INSURANCE – The policy provides coverage for property you own, rent or borrow. The limit of liability is \$100,000 subject to a \$1,000 deductible. Jewelry, furs and fine art, are subject to \$5,000 maximum limit and \$2,500 deductible for jewelry.

RECOMMENDATIONS – This policy has been designed to cover most exposures usual and incidental to the operation of your pageant. Some misunderstanding has come from situations involving:

1. Damage caused by contestants
2. Damage to property owned by contestants
3. Injury to contestants
4. Injury to employees and volunteers

Your policy will protect the pageant for those exposures where you are legally liable. Many occurrences can be the result of the contestants' own negligence or simply an "act of God". Although the pageant "feels" responsible, there will be no coverage under the policy unless the pageant is negligent.

To alleviate this situation, we recommend advising contestants of the following:

1. The pageant cannot be responsible for contestant's personal property or personal actions.
2. The contestant should carry adequate health and accident insurance.
3. The contestant should carry adequate personal property and liability insurance.

Injury to pageant volunteers is covered only if the pageant is negligent. We recommend the purchase of a workers compensation policy if you desire "first dollar/no fault" coverage for your volunteer workers. Further, there is no general liability coverage for injury to your paid employees. Purchase a workers compensation policy if you have paid employees and wish to insure this exposure.

FREQUENTLY ASKED QUESTIONS

1. Our stagehand, a volunteer, broke his leg while working on a pageant activity. Are his injuries covered?

If the pageant is negligent - yes. Otherwise the injured party should file with his own health or accident insurance company. If purchased - a workers compensation policy would respond regardless of fault.

2. Our pageant sponsors a golf tournament to raise money. Is this activity covered?

Yes, subject to a few exceptions, fund raising events are covered.

3. Our pageant rents an expensive sound system each year. Are we covered if it is damaged or stolen?

Yes, the property section covers items owned, borrowed, or rented. Damage to property is subject to a \$1,000 deductible.

4. Our pageant owns a crown valued at \$7,500. Is it covered?

Yes, but only up to \$5,000. The property policy pays a maximum limit of \$5,000 on jewelry, furs and fine arts.

5. Our state titleholder damaged the bedroom carpet of her host family during her two month stay. Are we covered?

The pageant is not responsible for the non-business "personal" actions of the titleholder. Therefore, the liability policy need not respond. If purchased, the titleholder's homeowner/personal liability policy would cover this situation.

6. A contestant was injured while performing her talent. Will her \$10,000 in medical bills be covered?

The first \$5,000 could be paid under the accident section, regardless of fault. The liability policy will defend the pageant and pay the balance only if the injury was caused by a negligent act of an insured.

7. We serve liquor at various pageant activities. Is this covered?

Yes, the policy extends to "host liquor" liability---provided you are not in the business of manufacturing, or selling alcoholic beverages.

8. We rent an auditorium complete with stage curtain, sound and lighting equipment. Is there coverage if we damage this property?

Yes, under the third party property damage section, the pageant is covered up to \$100,000 for damage to property not owned, but in their care, custody and control. Just like the property section, there is a \$1,000 deductible.

9. During our pageant a spectator tripped over a television cable. Are the injuries covered?

Under the spectator medical section - the 1st \$5,000 will be paid regardless of fault. The liability policy will cover up to \$1,000,000 if the pageant is proven legally liable.

CERTIFICATES OF INSURANCE – Persons or organizations, public or private, granting use of their premises for pageant activities can be added as an "Additional Insured". Simply mail or fax your request to our agency. See the attached order form on the last page of this booklet.

CLAIMS – All claims should be reported promptly to our agency. When a claim situation arises, **do not admit liability or offer compensation.** Cooperate fully when contacted by the insurance company. Please contact our agency concerning any claim or coverage situation.

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