

Insurance for Balloon Clubs



Commercial General Liability Policy

This covers all non ballooning activities, subject to certain exclusions. Meetings, dinners, seminars and the like are covered here.

Coverage

- **General Aggregate Limit:** \$2,000,000 (Except Products/Completed Operations). This is the most the policy will pay for all claims within the policy period.
- **Products/Completed Operations Aggregate Limit:** \$1,000,000. Covers service of food, sale of products, such as, tees, pins, hats, etc. Does not cover balloon parts.
- **Personal Injury and Advertising Liability:** \$1,000,000. Personal Injury covers libel and slander accusations and Advertising Liability (copyright infringement, etc.) is for your website.
- **Each Occurrence limit:** \$1,000,000. The limit for any one occurrence (accident).
- **Damage to Premises Rented to You:** \$100,000. Covers damage to rented property for which you're legally responsible.

Non Owned Balloon Liability

Coverage for informal ballooning events in which your members gather to fly as a group. Not intended to cover more formal organized, public festivals.

Coverage

- **Coverage A:** \$1,000,000 per occurrence/ \$2,000,000 aggregate Aviation Liability for Bodily Injury and Property Damage, excluding passengers, and including Personal and Advertising Liability. No deductible.
- **Coverage B:** \$100,000 per passenger for up to four passengers. Does not dilute Coverage A, separate limits. No deductible.

Directors & Officers Liability

Covers Officer and Directors for "wrongful acts" as defined in the policy. Limit is \$1,000,000 Maximum Aggregate.

- Defense Costs outside the above limit.
- Coverage is "Claims Made" meaning claims must occur and be reported within the policy period or extended reporting period.

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