

**Attention NFAA Clubs.....**

**Stop! Before Buying General Liability Insurance,  
Make Sure Your Plan Meets Minimum Recommendations  
Or Risk Losing Everything In A Lawsuit!**

<b>Minimum Recommendations for Archery Club General Liability</b>	<b>NFAA Endorsed Insurance Program</b>	<b>Other Insurance Program?</b>
<p><b>●Copy of Policy Made Available</b> A copy of the <u>actual policy (20-30 pages)</u> must be made available for your review. A certificate of insurance or a brochure will <u>not</u> indicate the types of lawsuits that are <u>not covered</u> and will <u>not</u> allow you to evaluate if your insurance program meets the minimum recommendations under this checklist. Only the actual policy will disclose all exclusions and limitations that can be used to deny your claim. If you are denied a copy of your policy after making a request, you should contact your state insurance department.</p>	<p>✓A copy of the actual policy will be issued within several weeks after your application has been accepted. A specimen policy form is available for your review prior to accepting your quote.</p>	
<p><b>●Archery Activities</b> Coverage for all club authorized archery activities such as practice and competitions should be provided. <u>Beware of policies that limit coverage to those archery activities that must be scheduled and under the direct physical supervision of an approved coach or staff member of the club.</u></p>	<p>✓Club authorized archery activities are covered even if they are not scheduled and under the direct physical supervision of a coach. Clubs must notify Sadler &amp; Company if they are going to host an archery competition where more than 200 outside archers are invited.</p>	
<p><b>●Firearms Shooting Activities</b> Coverage for all club authorized firearms shooting activities such as practice and competitions should be provided.</p>	<p>✓Club authorized firearms shooting activities are covered including pistol, rifle, trap/skeet and sporting clays. Clubs must notify Sadler &amp; Company if they are going to host a firearms competition where more than 200 outside shooters are invited.</p>	
<p><b>●Other Activities</b> Coverage for meetings, dinners, awards ceremonies, fundraisers and other special events should be provided.</p>	<p>✓Coverage for meetings, dinners, awards ceremonies, fundraisers and special events is automatically provided. However, you must notify Sadler &amp; Company prior to conducting a special event or fundraiser with over 100 persons. An additional charge may or may not apply depending on the circumstances.</p>	
<p><b>●Premises Liability For Owned or Leased Acreage</b> Coverage for liability arising out of the ownership or leasing of premises that has nothing to do with archery, firearms or other activities should be provided (Examples: trespasser injured on premises, club member injured during work detail.) It has been the experience of the NFAA that most large lawsuits arise out of the ownership or leasing of premises. <u>Beware of policies that limit coverage to scheduled archery activities only under the direct physical supervision of a coach.</u></p>	<p>✓Premises related lawsuits that are not related to archery, firearms or other activities are covered.</p>	
<p><b>●Covered Persons</b> Covered persons should include the insured archery club and its directors, officers, employees and club members. <u>Beware of policies that don't specifically cover club members.</u></p>	<p>✓Coverage is provided for the club and its directors, officers, employees and active club members while operating in their official capacities as such.</p>	

(SEE BACK)

<p><b>●Hunting or Bowfishing Activities</b> Coverage should be provided for clubs that conduct hunting or bowfishing “on premises” or “off premises”.</p>	<p>✓Coverage for club authorized hunting activities is provided for “on premises” and “off premises” under the special Hunting and Bowfishing Application.</p>																						
<p><b>●Limits of Liability</b></p> <table border="0"> <tr> <td>Each Occurrence:</td> <td>\$1,000,000</td> <td>✓\$1,000,000*</td> </tr> <tr> <td>General Aggregate:</td> <td>\$2,000,000</td> <td>✓\$2,000,000</td> </tr> <tr> <td>Products/Completed</td> <td></td> <td></td> </tr> <tr> <td>Operation Aggregate:</td> <td>\$1,000,000</td> <td>✓Included</td> </tr> <tr> <td>Personal/Advertising Injury</td> <td>\$1,000,000</td> <td>✓\$1,000,000</td> </tr> <tr> <td>Damages to Premises Rented:</td> <td>\$ 100,000</td> <td>✓\$ 100,000</td> </tr> <tr> <td>Medical Expense Limit:</td> <td>\$ 1,000</td> <td>✓\$ 1,000</td> </tr> </table> <p>*An option for a \$2,000,000 limit is available for archery clubs without hunting.</p>	Each Occurrence:	\$1,000,000	✓\$1,000,000*	General Aggregate:	\$2,000,000	✓\$2,000,000	Products/Completed			Operation Aggregate:	\$1,000,000	✓Included	Personal/Advertising Injury	\$1,000,000	✓\$1,000,000	Damages to Premises Rented:	\$ 100,000	✓\$ 100,000	Medical Expense Limit:	\$ 1,000	✓\$ 1,000		
Each Occurrence:	\$1,000,000	✓\$1,000,000*																					
General Aggregate:	\$2,000,000	✓\$2,000,000																					
Products/Completed																							
Operation Aggregate:	\$1,000,000	✓Included																					
Personal/Advertising Injury	\$1,000,000	✓\$1,000,000																					
Damages to Premises Rented:	\$ 100,000	✓\$ 100,000																					
Medical Expense Limit:	\$ 1,000	✓\$ 1,000																					
<p><b>●General Aggregate Must Not Be Shared</b> If your insurance is provided under an association (national or state) endorsed program, <u>beware if your General Aggregate is shared with all other archery clubs.</u> For example, if your national association has a policy with a General Aggregate of \$2,000,000 and if two other clubs have already had claims that exhausted this amount, then your club could be left with no coverage for the remainder of the policy year.</p> <p>It is strongly recommended that each archery club should have its own General Aggregate.</p>	<p>✓Each club has its own General Aggregate limit of \$2,000,000.</p>																						
<p><b>●Waiver Requirement</b> The use of well written and attorney approved waiver/release agreements are strongly recommended. However, <u>beware if their existence is a prerequisite for coverage.</u> It would be unfortunate if an administrative lapse were to result in a denial of coverage.</p>	<p>✓Waivers are strongly recommended but <u>not required.</u></p>																						
<p><b>●Bests Rating of at least A-</b> An insurance carrier should have a rating of at least A- in Best’s Key Rating Guide as this would be an indication that such a carrier is financially strong enough to pay future claims.</p>	<p>✓Northland Insurance is rate A+ in Best’s Key Rating Guide.</p>																						

It is strongly recommended that you verify that your insurance policy meets 100% of the minimum recommendations listed above. Do not accept less than 100% since your hard earned assets may be on the “chopping block” in the event of a lawsuit.

Sadler & Company, Inc. will gladly assist you in verifying whether or not your policy meets the minimum recommendations if you forward a complete copy of your policy to us.

*DISCLAIMER: THE MINIMUM REQUIREMENTS CHECKLIST IS PROVIDED FOR INFORMATION PURPOSES ONLY AND REFERENCE TO THE ENDORSED NFAA INSURANCE PROGRAM IS NOT INTENDED TO SUPERSEDE OR AMEND ANY OF THE COVERAGES, DEFINITIONS, CONDITIONS, EXCLUSIONS OR LIMITATIONS IN THE ACTUAL POLICY. ANY DISCREPANCIES SHOULD BE RESOLVED IN FAVOR OF THE ACTUAL POLICY LANGUAGE.*



**PO Box 5866  
Columbia, SC 29250  
800-622-7370 Toll Free  
803-256-4017 Fax  
NFAA@sadlersports.com**