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- medical malpractice as a result of treatment for an injury.

Extended Claim Service

Francis L. Dean & Associates realizes the first and foremost reason a Policyholder purchases insurance is that in the event a claim should arise, that claim is processed in a swift and professional matter. With this understanding, all claims are processed through a partnership with The Loomis Company of Wyomissing, Pennsylvania.

Claim forms are supplied in any quantity at no additional charge. All claim forms have filing instructions and a toll free (800) number for claim inquiries or filing help. Copies of all EOB's (explanation of benefits) and denial letters will be sent to the appropriate Policyholder official or agent. Monthly claim detail reports for each Policyholder will also be mailed.

Policyholder officials and agents will also be provided with an internet address to which they may access using any internet browser such as AOL, Internet Explorer or Netscape. At this website they will be able to use a policy-specific user name and password to view claim information.

Underwritten by:



Capitol Insurance Companies
Capitol Indemnity Corporation
Capitol Specialty Insurance Corporation
Platte River Insurance Company

Francis L. Dean & Associates of California, LLC



The Nation's Leader in Sports Insurance

Francis L. Dean & Associates of California, LLC

880 Apollo St., Suite 215 • El Segundo, CA 90245
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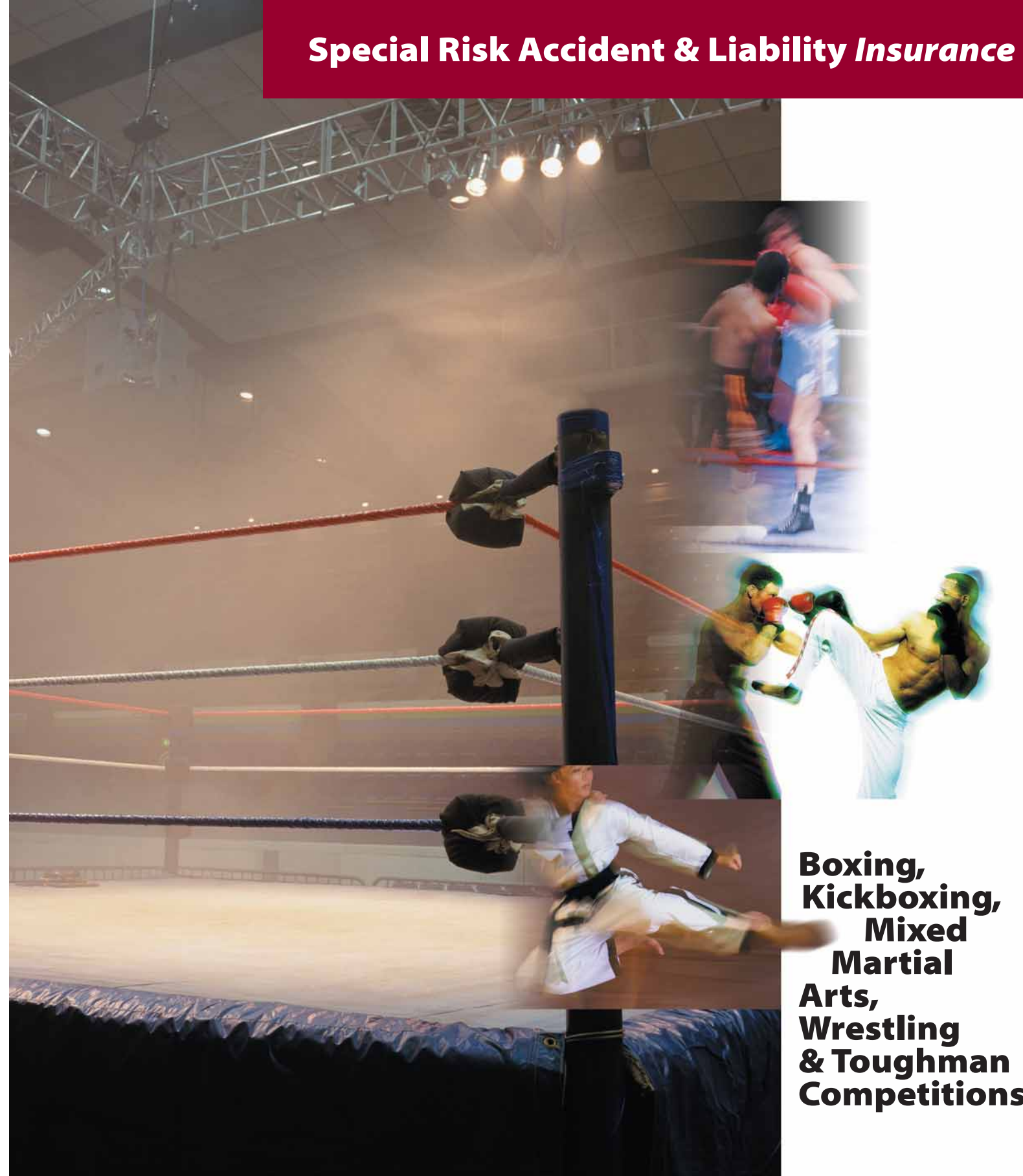
Information includes names of claimants received, provider information and outstanding amounts, paid amounts and any information requests such as, a need for a completed claim form, or an itemized medical bill from a provider.

Average claim turnaround time is approximately five to ten days. No pre-certification will be necessary for claimants that must undergo surgery or other similar treatments. If a claimant or physician needs to verify benefits before treatment, that claimant or physician can contact the claims office, the appropriate agent, or the plan underwriter.

The claims office is a participating member of multiple preferred provider networks including 10 national networks, 85 individual PPO's, 3,000 hospitals, and 500,000 physicians. A claimant is not required to seek treatment from physicians or hospitals that also participate with one of these organizations.

A claimant is encouraged to seek treatment at the most convenient location of his or her choice. However, when a claimant visits a physician who is a participating member, it results in a 10% – 30% reduction of the medical bills. Most hospitals and major physician offices are members of one of these preferred provider organizations. When filing a claim there are no special requirements or procedures, everything is processed by the claims personnel.

Special Risk Accident & Liability Insurance



**Boxing,
Kickboxing,
Mixed
Martial
Arts,
Wrestling
& Toughman
Competitions**

We provide our clients with a level of service and professionalism that is unparalleled in this field.

Prompt, precise, and professional service has always been the standard at Francis L. Dean & Associates, and nothing less should be expected.



...keep yourself protected at all times



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Boxing, Kickboxing, Mixed Martial Arts, Wrestling & Toughman Competitions

For many years now, our firm has been a leading provider of sports insurance throughout the nation. From baseball leagues to gymnastics centers, tackle football camps and martial arts studios, no activity is too risky for us.

Now, Francis L. Dean & Associates is proud to offer our *new* Accident and Liability insurance products for amateur and professional boxing and martial arts bouts. Coverage is extremely affordable and the benefits surpass other insurance providers. Enrollment is easy with our simple application, and with "per event" rates you know *exactly* how your insurance cost is calculated.

With in-house policy issuance here at the F.L. Dean building in El Segundo, California, our firm is able to fax confirmation of your coverage to any of the state boxing commissions within 45 minutes if needed.

PART 1 General Liability Insurance Coverage

Who Is Covered

This program provides protection for the promoters, employees, staff, and volunteers against claims of bodily injury liability, property damage liability, personal and advertising injury liability, and the litigation costs to defend against such claims. There is no deductible amount for this coverage.

Coverage Includes Suits Arising Out Of:

- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Host liquor liability (non-profit)
- All activities necessary to conduct events
- Ownership, use, or maintenance of arena or event areas
- General negligence claims
- Cost of investigation and defense of claims, even if groundless

Coverage Available For:

- Various liability coverage limits from \$1,000,000.00 to \$3,000,000.00

Exclusions

Claims made by athletic participants, fraudulent or dishonest acts, asbestos liability, assault and battery, punitive or exemplary damages, sexual abuse and molestation, employment related practices, professional liability, total pollution, collapse of temporary

structure, fireworks and pyrotechnics, nuclear energy liability, use of saunas, sale/manufacturing/distribution of any athletic equipment, owned auto coverage, medical payments, and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy.

Note: There is no liability coverage for claims arising out of any of the following activities: Gymnastics, Cheerleading Pyramids, Trampolines or Inflatable Devices, Waterslides, White Water Rafting, Water Craft, Scuba Diving, Bungee Jumping, Rock Climbing, Repelling, Ballooning, Parachuting, Rodeo or any other Saddle Animal Exposure.

Program Highlights

- Occurrence Form Policy
- "A" Rated Insuring Company
- No Charge For Additional Insureds
- Low Minimum Premiums For Small Events
- Easy To Complete, One Page Application

Liability Premium Rates

\$1,000,000.00 Per Occurrence
\$2,000,000.00 Aggregate
2,000 or Less Spectators:
\$450.00 Total Premium
2,001 or More Spectators:
Please Submit Application for Quotation

This brochure has been designed to illustrate the highlights of this program but is not a contract. Some exclusions and coverages may be modified to meet individual state requirements. For specific details, please view a sample policy.

PART 2 Participant Accident Insurance Coverage

Who Is Covered

All participants in the covered activity; including members, coaches, managers, or volunteers of the policyholder.

Covered Activity

Coverage is provided for insureds while competing in the scheduled matches or bouts.

Medical Expense Benefit

In order to receive benefits, an injury must have been incurred within 60 days from the date of an accident. The covered person must be under the care of a doctor when the eligible expenses are incurred. The eligible expenses must be incurred solely for treatment of an injury.

- While the covered person is eligible; or
- During the benefit period.

If an injury results in eligible expenses, the Company will pay the eligible expenses incurred, subject to the deductible amount. No benefits are payable for any eligible expenses incurred for an injury that has been paid or is payable by any other health care plan.

Accidental Death And Dismemberment Benefit

If a covered injury results in any of the losses listed below within one year or 100 days from the date of the accident, the Company will pay the benefit shown for that loss.

- Full Principal Sum for loss of life;
- Full Principal Sum for loss of both hands;

- Full Principal Sum for loss of both feet;
- Full Principal Sum for loss of entire sight of both eyes;
- Full Principal Sum for loss of one hand and one foot;
- Full Principal Sum for loss of one hand and entire sight of one eye;
- Full Principal Sum for loss of one foot and entire sight of one eye;
- One-Half the Principal Sum for loss of one hand;
- One-Half the Principal Sum for loss of one foot;
- One-Half the Principal Sum for loss of entire sight of one eye;
- One-Quarter the Principal Sum for loss of thumb and index finger of the same hand.

Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical, or artificial means. Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand).

(In California, loss of a thumb and index finger means loss by complete severance of at least one whole phalanx of each.) (In South Carolina, the complete severance of four whole fingers from one hand equals the loss of one hand.)

Exclusions And Limitations

Benefits will not be paid for any loss which:

- a. is caused by or results from a covered persons:
- intentional, self-inflicted injury, suicide, or attempted suicide, while sane or insane. In Missouri and Colorado,

this exclusion applies only while sane;

- voluntary self-administration of any drug or chemical substance not prescribed by a doctor, or not taken according to the directions;
 - attempt at, and/or commission of a crime;
 - participation in a riot or insurrection;
 - intoxication, as defined in the State where the accident occurred, or being under the influence of any controlled substance while participating in any policyholder's customary activity; or,
- b. is caused by or results from:
- declared or undeclared war or act of war;
 - an accident which occurs while the covered person is on active duty service in any Armed Forces (Reserve or National Guard active duty is not excluded unless it extends beyond 30 days);
 - flight in an aircraft, except as a fare-paying passenger;
 - flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere;
 - ultra light aviation, hang-gliding, parachuting, or bungee jumping;
 - the ownership, maintenance, or use of any watercraft unless specified in the policyholder's supervised and sponsored activity;
 - participation in any sports activity, either practice, athletic game or competition, and including travel to and from the sports activity, other than the policyholder's customary activity;
 - disease, illness, or bacterial infection, except infection resulting directly from the injury, unless this policy is specifically endorsed; or

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