



FAMILY ENTERTAINMENT CENTERS SAFETY ASSOCIATION



EXPERIENCE. VALUE. PROTECTION.

As a Family Entertainment Center Owner, your business is providing an outlet for family fun. The last thing you want is bad publicity around patrons being injured at your facility. As a member of our Family Entertainment Safety Association (FESCA) you benefit from our ability to help you control exposures to loss and lower risk.

Our nationally renowned specialists know your industry and can help you improve your safety practices and procedures, protecting your reputation and the families who enjoy your facility. By introducing the latest techniques in risk management for family entertainment centers, we help you become a better “insurance risk” and drive down your premiums without compromising coverage.

When you join the FESCA, you become part of our risk purchasing group and will receive an On-site Loss Control assessment with safety recommendations, along with access to our online risk management tips and tools, tailored to best address your facility’s particular needs. The result is a customized insurance and risk management plan that specifically improves your Family Entertainment Center.

With over 20 years of experience serving owners and operators of Family Entertainment Centers, we know how to help you deal with situations when sudden claims throw the unexpected at you. More importantly we know how to arm you with the knowledge to prevent many common types of claims.

This program is available through Sterling and Sterling, ranked among the nation’s top 60 insurance brokerages and one of the largest in the New York metropolitan area, with written premiums topping \$300 million annually.



Sterling & Sterling, Inc.
Attn: Ian Sterling – Program Underwriter
135 Crossways Park Drive, Suite 300
P.O. Box 9017, Woodbury, NY 11797
Phone: 516-417-5125
WWW.INSUREMYFEC.COM



MAKING YOUR FUN CENTER SAFER

From video arcades to inflatables and everything in-between our Family Entertainment Center Safety Association provides Family Entertainment Center owners and operators with exceptional coverage, low rates, and a host of optional enhancements that result in overall satisfaction and assurance.

Eligible Classes:

- Video Arcades
- Mini-Golf Centers
- Soft Play
- Bumper Cars
- Driving Ranges
- Bowling
- Go-Karts
- Laser Tag
- Kiddie Rides
- Bumper Boats
- Paintball
- Inflatable Rentals
- Ice Skating Rinks
- Roller Rinks

Risk Management Services:

- On-Site Loss Control and Safety Recommendations

General Liability Policy Coverage:

- \$2,000,000 General Aggregate Limit (Other than Products – Completed Operations)
- \$2,000,000 Products – Completed Operations Aggregate Limit
- \$1,000,000 Each Occurrence Limit
- \$1,000,000 Personal and Advertising Injury Limit
- \$300,000 Damage to Premises Rented to You Limit
- Medical Expense Coverage Excluded
- Multiple Deductible Options
- Stop Gap Liability for monopolistic states
- Employee Benefits Liability

Property Insurance Coverage:

- Specified Limit on Building and Personal Property (includes improvements, betterments, Equipment & Computer Systems)
- Specified Limit Loss of Income
- Equipment Breakdown
- \$25,000 for Unnamed Locations
- \$5,000 Employee Dishonesty (with higher limits available)
- \$5,000 Monies, Inside and Outside Premises (with higher limits available)
- Flood & Earthquake are available
- Perils written on an “All risk” basis (subject to standard policy exclusions)
- Replacement Cost on Building & Equipment Valuation
- Inland Marine Floater for Equipment Rentals
- Tier I Wind coverage available

Non –owned and Hired Auto Liability

- 1,000,000 Hired Auto Liability- Each Accident
- 1,000,000 Non-owned Auto Liability- Each Accident

Property Insurance Deductibles:

- \$1,000 All Perils Except:
- \$500 Employee Dishonesty
- \$500 Monies & Securities
- 5% Wind Damage in Tier 1

Umbrella Liability Coverage:

- Up to \$5,000,000 Per Occurrence
- Up to \$5,000,000 Aggregate Per Location
- Excess over program General Liability.
- Excess over \$500,000 Employer’s Liability
- Excess over \$1,000,000 Auto Liability

Accident Insurance Coverage:

- \$10,000 Accidental Death Benefit (Maximum)
- \$10,000 Accidental Dismemberment Benefit (Maximum)
- \$10,000 Accidental Medical Expense Benefit (Maximum)
- \$100,000 Aggregate Limit

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The above information is intended as a summary description of coverage terms, and the full terms and conditions of the coverage are set forth in the full policy form as issued.

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