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## Insurance Portfolio

Liability Insurance Program  
Athlete Accident Insurance Program

### **Liability Insurance Program**

**Insurance Carrier:** Accredited Surety and Casualty Company

**Policy Term:** January 1 to December 1

#### **Covered Activities:**

USA Ultimate related activities sponsored and supervised by a member Club (including instruction, practices, competitions, and demonstrations).

#### **Covered Person:**

USA Ultimate member clubs, USA Ultimate member participants, coaches, and officials during sanction events, club practices, club fundraisers

#### **Limits of insurance:**

General liability – Each occurrence: \$2 million

Aggregate Limit: \$4,000,000 (per event)  
(other than Products/Completed operations)

Policy Aggregate Cap: \$15 million

Products/Completed Operations Aggregate: \$2,000,000

Personal and Advertising Injury: \$2,000,000

Medical Expense Limit – Excluded

Abuse/Molestation Separate Limit/Aggregate: \$2million/\$4 million

#### **Description of Coverage:**

The General Liability Insurance Program provides commercial general liability insurance coverage for liability imposed by law, up to the policy limit. The liability must stem from an occurrence which results in 3<sup>rd</sup> party bodily injury or damage to property. The Company will provide defense even if the allegations of the suit are groundless, false or fraudulent.

The coverage is broadened by the following extensions:

**Contractual liability** covers legal liability for Bodily Injury or Property Damage arising from certain written insured contracts relating to your usual operation. All contracts should be reviewed by the Ultimate Players Association prior to being signed.

**Participant Legal Liability** protects against suits brought by Participants in covered activities.

Participants include participants, coaches, officials, managers, staff members, team workers, and game officials who have been granted proper authorization to enter any restricted area(s) both during practices for and while participating in any competition or exhibition sponsored and/or sanctioned by a Named Insured.



**Personal/Advertising Injury** covers legal obligations for injury to others from: a) false arrest, detention, imprisonment, or malicious prosecution; b) libel, slander, defamation or violation of right of privacy; c) wrongful entry or eviction or other invasion of right of private occupation.

**Additional Persons Insured** broadens the Named Insured to include member clubs, member participants, coaches and officials during sanction events, club practices, club fund raisers. employees and volunteers for their acts within the scope of their duties related to the conduct of your business.

**Policy Exclusions/Restrictions\*\***

1. Bodily Injury or Property Damage expected or intended from the standpoint of the Insured (deliberate acts to injure/damage)
2. Bodily Injury or Property Damage arising out of ownership, maintenance, use or entrustment to others of any auto. (Auto coverage should be provided by the owner's automobile policy. If the auto is rented, it would be necessary to purchase the additional insurance provided by the rental agency; to have previously put a rider on your personal auto policy; or to put the rental car on a type of credit card which automatically provides the user with the necessary insurance).
3. The policy does not apply to any event/activity, workout or organized practice except when scheduled under the direct physical supervision of a coach or staff member approved by the named Insured.
4. Property Damage to property in the care, custody or control of, owned by, rented or leased to an Insured.
5. Product Liability is excluded for sale of equipment manufactured by you or others to your design specifications.
6. WAIVERS are required to be signed by all participants. (RESTRICTIONS)
7. Pollution-related claims are excluded.
8. All asbestos related claims are excluded.
9. Liquor liability.
10. Decisions made by Directors & Officers
11. Stunt Activity, Pyro-technicians/fireworks, performers
12. Property owned by clubs.

\*\* Note: This is not intended as a comprehensive list of exclusions. Other exclusions may apply.

**Umbrella Liability Insurance Program**

**Insurance Carrier:** Company Accredited Surety and Casualty Company  
January 1 to December 1

**Covered Activities:**

USA Ultimate related activities sponsored and supervised by a member Club (including instruction, practices, competitions, and demonstrations).



**Limits of insurance:**

Each occurrence: \$3 million  
Aggregate Limit: \$3 million

**Description of Coverage:**

A policy designed to provide protection against catastrophic losses. It generally is written over various primary liability policies. The umbrella policy serves three purposes: it provides excess limits when the limits of underlying liability policies are exhausted by the payment of claims; it drops down and picks up where the underlying policy leaves off when the aggregate limit of the underlying policy in question is exhausted by the payment of claims; and it provides protection against some claims not covered by the underlying policies.

**Policy Exclusions/Restrictions\*\***

Exclusion – Alcoholic Beverages  
Exclusion – Employee or Worker Injury  
Exclusion – Directors & Officers Liability  
Exclusion – any and all liability arising out of armed employed security; stunt activity, fireworks, performers, inverted aerial maneuvers, amusement devices, bungee, trampolines, grass skiing, animals, object propelled, rodeo, concert.

\*\* Note: This is not intended as a comprehensive list of exclusions. Other exclusions may apply.

**Athlete Accident Insurance Program**

USA Ultimate offers participant accident insurance to USAU members who are injured during a USA Ultimate insured event. If you were injured at an event, and incurred or will incur medical costs, please fill out [This Claim Form](#). Please complete the form within 30 days of the injury. Forms submitted after 30 days will still be accepted. If you have any questions please reach out to Leah at [Leah@hq.usultimate.org](mailto:Leah@hq.usultimate.org)

**Carrier:** National Union Fire Insurance Company

**Program Administrator:** AG Administrators

**Limits of Coverage:**

\$15,000 Sport Accident Medical (first covered expenses must be incurred within 60 days after the covered accident)  
90% Coinsurance  
\$1,000 Dental  
52 week benefit period from date of injury  
Written notice within 30 days of injury  
Deductible Amount: \$2,500  
AD&D: \$10,000  
Physiotherapy Benefit: No Limit  
Chiropractic Benefit; \$50 per Visit Benefit: \$2,000 Max  
DME Benefit: \$1,000  
Prescription Drug Benefit: \$1,000  
Durable medical equipment \$1,000 maximum per injury

**Coverage Description**

Pays second to any primary insurance including but not limited to medical insurance provided by employer, individual health insurance policy, or being a dependent under someone's medical insurance.



**Hazard Insured against –**

Accident which occurs while covered person is attending or participating in a supervised and sponsored activity; or attending a policy holder function.

**Policy Exclusions/Restrictions\*\***

Exclusion – Suicide, self-destruction

Exclusion - Sickness, disease or any bacterial infection...

Exclusion – travel or activity outside the U.S.

Exclusion – Participation in any motorized race or speed contest.

Exclusion – Injury caused by contributed to or resulting from use of alcohol, illegal drugs or medicines.

Exclusion – eyeglasses, contact lenses, hearing aids

Exclusion – heart attack, stroke or other circulatory disease or disorder

Exclusion – treatment of a hernia

\*\* Note: This is not intended as a comprehensive list of exclusions. Other exclusions may apply.

Our coverage is intended to supplement existing coverage and act as secondary coverage. We expect all members to carry their own coverage and not utilize USAU coverage as a primary insurance. We do the best we can to update the policy summary on our site to reflect annual changes, but only the policy itself should be used to determine actual coverage.

*The information contained in this brochure provides a general summary of the benefits provided. It is not meant to be a complete explanation of all the provisions of the policy or the specific benefits. No coverage is extended and no representations are made by the policy.*