

U.S. SPEEDSKATING INSURANCE COVERAGE INFORMATION

(3/15/2018)

A BENEFIT OF MEMBERSHIP

A portion of your Membership Registration Fee is for the insurance coverage. The following criteria must be met for the insurance to be in effect:

- 1) Each Participant, Club, and/or Association must be a member in good standing of U.S. Speedskating. The membership requirement is waived for all volunteers while acting on behalf of U.S. Speedskating and for any club that belongs to an association that is a member of U.S. Speedskating. Both the individual and the club and/or association must be a full time member in good standing for the liability insurance to apply. Introductory and trial memberships apply only to non-competitive events.
- 2) Definition of event – competitions, practices, training sessions, open houses and other promotional events related to the sport of speed skating.
- 3) U.S. Speedskating rules and regulations must be followed.

A DEFINITION OF PARTICIPANT

A participant includes the members, coaches, managers, assistants, officials, sponsors, other individuals, and volunteers along with Clubs and Associations participating in an approved capacity on behalf of U.S. Speedskating.

U.S. SPEEDSKATING LIABILITY COVERAGE

U.S. Speedskating liability coverage provides broad legal liability protection for all participants against lawsuits arising out of an accidental bodily injury or property damage resulting in a liability claim brought against them while within the scope of their responsibilities on behalf of U.S. Speedskating.

The liability limits are \$1,000,000 per Each Occurrence and \$5,000,000 General Aggregate per policy year. There is no deductible. Descriptions of the coverage's are as follows:

- 1) All activities necessary or incidental to the conduct of scheduled competitions, practices, exhibitions, post season activities, including fundraising, meeting, and awards banquets (all U.S. Speedskating activities)
- 2) Spectator Liability – Protects those watching the event.
- 3) Personal Injury Liability – Legal liability for libel, slander, or defamation of character, wrongful eviction, invasion of privacy.
- 4) Participant Legal Liability
- 5) Host Liquor Liability – Protects against claims arising from serving alcoholic beverages at business functions. Excludes sales of liquor.
- 6) Fire Legal Liability - \$100,000 – Relative to any Property Leased
- 7) Sexual Abuse/Molestation Liability - \$1,000,000 Occurrence/ \$2,000,000 Aggregate
- 8) Drug Testing Liability
- 9) Medical Payments to others
- 10) World Wide Coverage.
- 11) No deductible.
- 12) A coach **with a minimum Level One Certification and in good standing** must be present at the competition, practice, or training session for the event to be covered.

*Please note: Coverage currently does not apply to Participant vs. Participant Incidents