



GENERAL LIABILITY INSURANCE PLAN DESCRIPTION

Named Insureds:

The following parties are included as Named Insureds under the USA Field Hockey General Liability policy:

USA Field Hockey and all currently registered member athletes/players, national teams, futures regions, member clubs, directors, officers, umpires/officials, coaches, athletic trainers, event owners, event organizers, and volunteers, but only while acting in their capacity as such with respect to events or other activities that are sanctioned or approved by USA Field Hockey.

Note: all members of USA Field Hockey member clubs must also be members of USA Field Hockey.

Covered Activities:

Sanctioned events and approved activities include:

1. Field hockey games, tournaments, practices, camps, clinics, and related or incidental activities that are organized, sponsored, sanctioned or approved by USA Field Hockey.
2. For USA Field Hockey member umpires/officials, coverage is extended to their officiating at any amateur field hockey competition at any level (including NCAA, high school or other) whether or not such competition has been sanctioned by USA Field Hockey, or while serving as an assignor for any field hockey related activities.
3. For USA Field Hockey member clubs, coverage is extended for club sponsored or supervised activities such as club or team meetings, banquets and usual, non-hazardous fundraisers such as bake sales, car washes and other similar events.

Coverage Summary:

The USA Field Hockey Commercial General Liability policy provides coverage for the Named Insureds against liability claims brought by third parties alleging bodily injury, property damage, personal or advertising injury arising out of premises, operations, products and completed operations of the Named Insureds in connection with Covered Activities.

Premises Liability

Damage to Premises Rented to You (*7 consecutive days or less*)

Event Liability

Participant Legal Liability

Spectator Liability

Volunteer Liability

Products-Completed Operations Liability

Third Party Property Damage Liability

Host Liquor Liability (complimentary serving only)

Abuse & Molestation Liability

Drug Testing Liability

Worldwide Coverage Territory

Additional Insureds (as requested and approved)

General Liability Limits

Each Occurrence Limit:	\$1,000,000
General Aggregate Limit:	None
Products-Completed Operations Aggregate:	\$2,000,000
Personal & Advertising Injury Limit:	\$1,000,000
Damage to Premises Rented to You*	\$1,000,000
<i>*(7 consecutive days or less)</i>	
Participant Legal Liability	\$1,000,000
Abuse & Molestation Limit (each occurrence):	\$1,000,000
Abuse & Molestation (aggregate limit):	\$2,000,000
Medical Expenses (any one person)*	\$5,000
Deductible:	\$0

**Excludes participants & volunteers.*

Note: An Umbrella/Excess Liability policy with limits of \$4,000,000 each occurrence and in the aggregate applies excess of the primary General Liability policy.

Underwriting Company

National Casualty Company (admitted carrier)
 Rated "A+" by A.M. Best Company

How to File a General Liability Claim

Whenever an injury, property damage or other accident occurs during a USA Field Hockey covered activity, an Incident Report Form should be completed and submitted to:

USA Field Hockey
 ATTN: Sarah Hulsman
 5540 North Academy Blvd., Suite 100
 Colorado Springs, CO 80918
 719-632-0979 Facsimile
shulsman@usafielddhockey.com

If you are aware of an incident that may give rise to a liability claim under this policy or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately to USA Field Hockey.

Prompt reporting of incidents provides the insurance company with a head start in evaluating and resolving these matters, where possible, and ensures that the strongest possible defense can be provided in the event that a claim or lawsuit is filed.

This summary is only a brief description of the coverage terms and conditions for the USA Field Hockey General Liability policy. This summary in no way affects or alters the scope of coverage provided. For full details of terms and limitations, please refer to the actual policy.



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