



TO: USA Table Tennis Affiliated Clubs

FROM: Gordon Kaye  
CEO – USA Table Tennis

SUBJECT: Insurance Update

As risk managers for our individual affiliated clubs it is important to conduct our events in a safe environment that ensures competitors and spectators will enjoy the competition to the fullest. However, there is always the possibility for an accident or injury to occur and to that end USATT provides coverage in the form of general liability and secondary medical coverage. General liability is third party coverage; meaning that we cause either bodily injury or property damage to someone else. In the case of a leased facility that a club occupies and is responsible to care for on a full time basis this coverage does not apply as it relates to property damage so the club should purchase property coverage on their own. The existing policy would afford coverage for bodily injury that might occur to a participant or spectator.

As a USATT affiliated club, you can request a certificate of insurance for property owners, facility managers or public entities that own the property you use for your events and to name them additional insureds. Members that are conducting the training or competition will be covered under the general liability policy. The athletes are covered under both the general liability and the secondary medical coverage.

Clubs pay a \$75 affiliation fee to cover their sanctioned activities. This coverage is not meant to be inclusive of every exposure that a club may have. For example if the club owns their own tables they should consider purchasing property coverage, especially if it would be a financial hardship for the club if the tables were damaged by a fire, vandalism or if they were stolen. Also, clubs should consider Directors and Officers coverage if they have a board that oversees the club. Board members, even when they have very little in terms of financial resources, still have liability for the decisions they make on behalf of the club and can be held accountable for those decisions.

Our broker at Loomis & LaPann, Inc. is available to assist you in answering questions and to help guide you through your insurance questions. You may contact her at 800-566-6479 at any time. Ask for Lori George.

Please remember that we have a variety of online courses available to your club through the American Red Cross. The Sports First Aid course is very popular. We recommend everyone in club leadership take this course. If you have questions about any of these programs, you may direct them to me at 719-866-4583 or email [ceo@usatt.org](mailto:ceo@usatt.org). Thanks for all you do to strengthen Table Tennis in the USA.