



GENERAL LIABILITY SUMMARY OF INSURANCE USA WEIGHTLIFTING
EFFECTIVE 3/1/2021-3/1/2022

NAMED INSURED:

USA Weightlifting, Inc. (USAW)
USA Weightlifting member athletes/players, registered clubs, directors, officers, 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 Weightlifting, Inc.

COVERED ACTIVITIES:

Sanctioned events and/or approved activities include directly scheduled tournaments, practices, camps, clinics, and related activities that are organized, sponsored, sanctioned and/or approved by USA Weightlifting, Inc.

Sanctioned events and/or approved activities must be supervised by a USA Weightlifting, Inc. member coach.

COVERAGE SUMMARY:

The USA Weightlifting 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.

Coverage Endorsements:

Premises Liability
Event Liability
Participant Legal Liability
Spectator Liability
Products-Completed Operations Liability
Third Party Property Damage Liability
Host Liquor Liability (complimentary serving only)
Abuse & Molestation Liability (Per Perpatrator Limit)
Drug Testing Liability
Additional Insureds Per written contract (as requested and approved)

GENERAL LIABILITY LIMITS:

Per Occurrence Limit	\$ 1,000,000
General Aggregate Limit	\$ 5,000,000
Personal & Advertising Injury	\$ 1,000,000
Products-Completed Operations Agg	\$ 1,000,000
Damage to Premises Rented for 21 days or less	\$1,000,000
Abuse and Molestation Per Occurrence	\$ 1,000,000
Abuse and Molestation Aggregate	\$ 2,000,000
Participant Legal Liability	\$ 1,000,000
Excess Liability*	\$ 1,000,000

**Total Limits Equal \$6,000,000*

INSURANCE CARRIER:

National Casualty Insurance Company
A.M. Best Financial Rating: A+ (Superior)
Financial Size Category: XV (\$2 billion or greater)

INSURANCE ADMINISTRATOR:

K&K Insurance Group

HOW TO FILE A GENERAL LIABILITY CLAIM:

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

USA Weightlifting
1 Olympic Plaza
Colorado Springs, CO 80903
Ph #: (719) 866-4508
Fax #: (719) 866-4741

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 Weightlifting.

**This summary is only a brief description of the coverage terms, conditions, and exclusions for the USA Weightlifting General Liability policy. This summary in no way affects or alters the scope of coverage provided. Please reach out to USA Weightlifting for any questions on actual terms, conditions, and exclusions.*



GENERAL LIABILITY SUMMARY OF INSURANCE USA WEIGHTLIFTING (Continued)
EFFECTIVE 3/1/2021-3/1/2022

COVERAGE HIGHLIGHTS

Commercial General Liability will pay amounts up to the policy limit that an insured is legally required to pay as damages for covered bodily injury, property damage, personal injury, or advertising injury. The bodily injury or property damage must have occurred during a covered activity. Basically, the covered activity is the sanctioned event, any directly related set-up and teardown activities, or any ancillary events such as participant check-in and award ceremonies.

Bodily injury means bodily injury, sickness, or disease sustained by a person (including death resulting from any of these at any time) for the legal liability of an insured. The general liability policy specifically excludes medical payments for injuries suffered in a sanctioned event as this is covered under a separate participant accident medical policy.

Property damage means physical damage to tangible property of others, including resulting loss of use of that property for the legal liability of an insured.

Personal injury means injury, other than bodily injury, arising out of libel, slander, defamation of character, invasion of privacy, wrongful eviction, wrongful entry, false arrest, wrongful detention or imprisonment, and malicious prosecution for which the insured is legally liable.

Participant Legal Liability is defined as those sums that the named insured becomes legally obligated to pay because of actions brought against that named insured for "bodily injury" or "property damage" by a participant participating in sanctioned events by the named insured.

EXCLUSIONS

- Bodily Injury or Property Damage expected or intended from the standpoint of the Insured (deliberate acts causing injury or damage).
- 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). For vehicles rented (hired), it will be necessary to purchase the additional insurance provided by the rental car agency.
- Property Damage for property which is in the care, custody or control of, owned by, rented to or leased to an insured.
- Product Liability is excluded for sale of equipment manufactured by you or others to your specifications.
- Medical payments coverage.
- Asbestos related claims.
- Pollution related claims.
- Sexual Abuse and Molestation Limitations. Per occurrence, per perpetrator
- Property Damage has a \$1,000 Deductible.

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