

# **US SPEEDSKATING INSURANCE COVERAGE INFORMATION**

(7/24/2020)

## **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, &/or Association must be a member in good standing of US Speedskating. The membership requirement is waived for all volunteers while acting on behalf of US Speedskating and for any club that belongs to an association that is a member of US Speedskating. Both the individual and the club &/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) US 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 & Associations participating in an approved capacity on behalf of US Speedskating. For the Participant Accident Policy, participant is defined as "All registered participants, volunteers, and staff of the Policyholder".

## **US SPEEDSKATING LIABILITY COVERAGE**

US Speedskating liability coverage provides general liability protection for 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 US 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 coverages are as follows:

- 1) All activities necessary or incidental to the conduct of scheduled competitions, practices, exhibitions, post season activities, including fund raising, meeting and awards banquets (all US 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 claim arising from serving alcoholic beverages at business functions. Excludes sales of liquor.
- 6) Fire Legal Liability \$1,000,000 – Relative to any Property Leased.
- 7) Sexual Abuse/Molestation Liability - \$1,000,000 per perpetrator / \$2,000,000 Aggregate.
- 8) Drug Testing Liability
- 9) World Wide Coverage
- 10) No deductible

- 11) 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.

**ACCIDENT MEDICAL EXPENSE COVERAGE**

This is a full excess medical expense policy for members of **US Speedskating (USS)**. Coverage applies to all covered activities including scheduled games & competitions, practices and training sessions. Direct travel to and from for members, officials & referees; travel coverage for all other members is limited to direct travel as a group to and from covered activities.

The coverage details are as follows:

- 1) \$25,000 Maximum Benefit/Per Injury.
- 2) \$2,500 Deductible/Per Injury – **Applies to all claims with or without primary health coverage.**
- 3) \$5,000 Accidental Death & Dismemberment
- 4) One year benefit period from date of accident.
- 5) To be eligible for coverage, medical care must begin within one hundred eighty (180) days of accident.
- 6) Expenses incurred for physiotherapy are limited to one visit per day.
- 7) Durable Medical Equipment expenses are included.
- 8) Out-patient prescriptions are included.
- 9) Accident does not include disease, sickness **or injury from rigorous or over-training.**
- 10) On all claim expenses, original itemized provider/doctor (**HCFA-1500**) and hospital (**UB-04** or **UB-92**) bills are required with the Explanation of Benefits (EOB) Form from the primary carrier.
- 11) Payment of bills will follow usual & customary.

**DEFINITION OF AN ACCIDENT:**

An accident means a sudden, unexpected and unintended event which is identifiable and caused solely by an external physical force resulting in injury to an Insured person. Accident does not included loss due to or contributed to by disease or sickness.

**CLAIM REPORTING:**

All claims should be reported directly to HSR or K&K Insurance. Please see the specific claim forms for more information.



**THIS INSURANCE RECAP IS FOR ILLUSTRATIVE PURPOSES ONLY AND IS NOT A CONTRACT OF INSURANCE. YOU MUST REFER TO THE ACTUAL POLICY LANGUAGE FOR COMPLETE INFOMRATION ON POLICY, COVERAGE, LIMITS, AND EXCLUSIONS.**