



2014 Coaches Liability Insurance Program (General Liability/Professional Liability Insurance Coverage)

COVERAGE HIGHLIGHTS (Revised 1/2014)

Policy Term

DATE OF ENROLLMENT – December 31, 2014

Underwriting Company

National Casualty Company

Program Cost:

\$55 per instructor/coach (includes premium and fees for placement and administration of program).

NO PRO-RATA

Named Insureds

USA Weightlifting certified instructors/coaches who meet the following requirements:

1. Must be a current USA Weightlifting active coach member, and
2. Must be a USA Weightlifting certified Level 1 Sport Performance Coach or higher

Covered Activities

Coverage applies with respect to coaching, training, counseling, and related activity within the scope of the Level 1 Sport Performance Coach or higher certification by USA Weightlifting (but not including USA Weightlifting's own sanctioned events)

Additional Insureds

USA Weightlifting, Inc. and its associations, sport disciplines and divisions. Other Additional Insureds where required by written contract (blanket basis). Other Additional Insureds as requested and approved.

Coverage Summary

The program provides General Liability and Professional Liability coverage for current USA Weightlifting active member certified Level 1 Sport Performance Coaches or higher with respect to Covered Activities. Coverages include:

Bodily Injury Liability

Property Damage Liability (Third Party)

Personal & Advertising Injury Liability

Products-Completed Operations Liability

Participant Legal Liability

Sports Professional Liability

TRIA/Terrorism Coverage

Policy Limits

Each Occurrence (Per Insured Coach)	\$1,000,000
General Aggregate	None
Products-Completed Operations Agg	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You	\$300,000
Participant Legal Liability*	Included
Medical Expense (Any One Person)	Excluded
Deductible*	None

*Failure to obtain a properly signed waiver & release form from a student/participant in lessons/clinics will result in a deductible of \$10,000 applicable to any subsequent claim.

Exclusions:

Exclusions include, but are not limited to:

- Medical Expenses (For Any Person)
- Participant vs. Participant claims
- Coaching activity outside of the scope of the Level 1 Sport Performance Coach or higher certification by USA Weightlifting
- Any claims arising out of USA Weightlifting sanctioned events (since this coverage is afforded through the USA Weightlifting's Sanctioned Events programs)
- Sexual Abuse & Molestation

Incident Report Procedures

Whenever an injury, property damage or other accident occurs during a Covered Activity, an Incident Report Form should be completed and submitted to:

USA Weightlifting, Inc.
ATTN: Laurie Lopez
One Olympic Plaza
Colorado Springs, CO 80909
(719) 866-4741 Facsimile
laurie.lopez@usaweighting.org

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, Inc.

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 under the program. This summary in no way affects or alters the scope of coverage provided by the policy. Please refer the specimen policy for more details of coverage.



Entertainment & Sports Insurance eXperts (ESIX)

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2014 Coaches Liability Insurance Program (General Liability/Professional Liability Insurance Coverage)

FREQUENTLY ASKED QUESTIONS (FAQ'S)

What coverage is provided through this program?

The USA Weightlifting Coaches Liability Insurance Program provides General Liability and Professional Liability insurance coverage to current USA Weightlifting active member certified Level 1 Sport Performance Coaches or higher with respect to coaching, training, counseling, and related activity within the scope of certification by USA Weightlifting

Why do I need this insurance?

This insurance will protect you from liability arising out of your coaching activities. Anyone providing weightlifting instruction at any level from beginner to advanced, on a paid or volunteer basis, has legal liability. The policy provides General Liability coverage for third party claims alleging bodily injury and property damage arising from your coaching activity. The policy also provides Professional Liability coverage for damages arising out of your errors or omissions with respect to your coaching, training, counseling and related activities.

Does this insurance cover legal fees?

Yes. With respect to covered claims, the insurance company will pay for the cost of defending a lawsuit brought against you seeking damages as a result of your coaching activities, subject to the terms, limits and conditions of the policy. Defense coverage is provided in addition to the limits of liability under the policy.

What are some examples of claims that have been brought against coaches that would be covered by this insurance?

Lawsuits have been brought against coaches alleging bodily injury, disability, wrongful death, loss of income, etc. as a result of improper advice and guidance, inadequate instruction, etc. Even in cases where the athlete/student has not been physically injured, lawsuits have arisen where the athlete (or parent) believes a coach did not provide adequate instruction and thus prevented the athlete from developing into an elite athlete with a professional career.

How do I enroll into the program?

Go to the USA Weightlifting website, and click on the Insurance tab. Download the application, and follow the instructions for submitting the application and payment to USA Weightlifting.

Why is USA Weightlifting offering this insurance?

USA Weightlifting is making this vital coverage available to its active member certified Level 1 Sport Performance Coach or higher as a benefit to certified instructors/coaches who have satisfied all of the eligibility requirements.

When will my coverage expire?

The current insurance program will expire on 12/31/2014.

Does this insurance program cover me during USA Weightlifting sanctioned events?

No. USA Weightlifting has separate insurance programs covering sanctioned events. Coaches are included as insureds under the sanctioned event policies.

Does this policy provide coverage for coaching activity outside of the U.S.A.?

Yes. The policy has been written with a worldwide coverage territory. The "Coverage Territory" is defined as anywhere in the world with the exception of any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America.

Will this policy cover medical expenses incurred by one of my students as a result of an accident/injury?

No. The policy does not cover medical expenses, unless you are found legally liable for the student's injuries.

Do I need to obtain signed waiver & release of liability forms from students in weightlifting lessons or clinics that I teach?

Yes. This is for your protection and benefit. If you do not obtain signed waivers from your students (or from parents/legal guardians in the case of minors), your coverage will be subject to a \$10,000 deductible per claim.



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