USA CURLING COVERAGE DETAILS

A. General Liability--Club

Provides coverage from claims made by negligent acts accidentally committed resulting in bodily injury, personal and advertising injury or property damage to others plus the Participant Legal Liability (PLL) endorsement on the USCA General Liability policy that specifically covers on-ice incidents. (The PLL is highly specialized coverage for sporting activities that cannot be easily obtained through local agents)

Who is Covered: All USCA member clubs and all their members who are USA Curling members. Clubs in good standing with the USCA receive General Liability at no charge and ensure that their members are all USCA/USA Curling members. This coverage covers all typical curling club activities: bonspiels, 1 day and 3-4-week Learn2Curl events as well as league participants. A current signed waiver must be always in place for all participants and is required for any claim action.

Additional Benefit of Participant Legal Liability to USCA Member Clubs:
The Participant Legal Liability endorsement on the USA Curling General Liability policy is a highly specialized endorsement specifically covering on-ice liability for the sport of curling. It is NOT “slip and fall” General Liability coverage.

- Owned Facility - All Clubs that own their facility probably have some type of Business Owners Policy (BOP), and that policy will provide Premise Liability. Premise Liability would, for example, cover a slip and fall at your club. **Premise Liability will NOT cover a claim that is generated from an on-ice curling activity.** That coverage will be provided to all USCA member clubs by the USCA General Liability policy which includes a Participant Legal Liability endorsement to cover such claims. The policy also includes first dollar legal defense costs to its USCA member clubs and USA Curling members. So, if a club is sued, and defense is necessary, the costs are covered immediately the moment a lawyer is hired.

- Facility Rental/Lease - (benefits of PPL as above) In addition, clubs can request Certificates of Insurance (COI) from USA Curling showing proof of insurance or naming someone as an additional insured, which will allow them use of a facility for their curling activities. To request a COI, please use the following form:

  https://usacurling.wufoo.com/forms/usa-curling-certificate-of-insurance-request-form/
**Limits of General Liability:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Aggregate Limit</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Products completed Operations Aggregate Limit</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Personal and Advertising Injury Limit</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Each Occurrence Limit</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Damage to Premises Rented to You</td>
<td>$300,000</td>
</tr>
<tr>
<td>Medical Expense Limit – Other than Participants</td>
<td>$5,000</td>
</tr>
<tr>
<td>Hired &amp; Non-Owned Auto</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Sexual Abuse Aggregate &amp; Occurrence</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

**Participant Legal Liability** $1,000,000

**Carrier:** HDI Global Specialty SE

**B. Participant Accident Medical--Individual**

Provides excess accident medical insurance if injured while participating in activities related to the sport of curling on the ice.

**Who is Covered:** All USCA member curlers, (also covers 1-day and 3-4-week beginner league Learn2Curl participants and anyone who steps on the ice with a current signed waiver in a normal curling club activity role.)

**How this coverage applies should an incident occur:**

- Should a member/participant **NOT** have primary medical insurance, the USCA policy becomes primary.
- Should a member/participant have primary medical insurance, that policy pays first,
- The deductible of $1,000 can be satisfied by the member’s/participant’s primary medical policy.
- Example: Most primary medical policies do not pay 100% of medical bills, therefore, should a member/participant have a $40,000 ACL injury while curling, and they have an 80-20 co-pay, they will be $8,000 out of pocket WITHOUT USA Curling’s insurance coverage. Under the USCA participant/accident policy, coverage can pay the $8,000 out of pocket expense leaving **ZERO out of pocket dollars**.
- A small deductible helps keep future insurance costs lower by reducing minor claims and **ONLY** applies should a USCA Member/participant **NOT** have primary insurance.
**Participant Accident Limits:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Medical Expense</td>
<td>$50,000</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>$10,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Carrier:** *National Union Fire Insurance Company of Pittsburgh (A+ A.M. Best)*

*Disclaimer: This document is for summary purposes only and is not an insurance policy. Please contact USA Curling if you would like to review the complete policy.*
Program Guide

WAIVERS
All member clubs participating in the USA Curling Club Insurance Program must have a procedure in place that requires **all participants in curling activities, as well as anyone who steps on the curling ice for any reason**, to sign a waiver. Digital signatures during registration processes are acceptable. The ADULT WAIVER needs to be signed by the participating adult, and the MINOR WAIVER needs to be signed by a parent or legal guardian of the participating minor. Waivers are provided, which each club should review, and, if necessary, tailor the waiver to state law or club needs with legal guidance, but not to the detriment of the protections written in for the benefit of USA Curling or claims may be denied.

CERTIFICATE OF INSURANCE (COI)
- If you are renting/leasing a facility for curling, you may request a COI at any time. Please plan on 5-7 business days of lead time for the COI to be presented to you.
- If you are planning a curling event at another location, you will need to contact USA Curling for a Certificate of Insurance for that event at least 5-7 business days in advance of your event to ensure you will have proof of insurance coverage.

*If you need a COI sooner, we will work with you to alleviate the chance of any curling disruptions.

Click here to submit a COI Request form.

CLAIM FILING PROCEDURES—Curling Incident Report Form
Please fill out the Curling Incident Report Form anytime an accident occurs at your club. While participants sign a waiver releasing the club from responsibility in case of injury, it is important to have documentation from the time an accident/injury occurs should a lawsuit ever be filed at some period after the accident/injury. In situations where a claim is going to be submitted to Loomis & LaPann, please contact Eric Gleason (CFO) at USA Curling as soon as possible at eric.gleason@usacurling.org or (312) 363-7665.
Following this initial conversation, you will be connected with a representative at Loomis & LaPann, who will review the Curling Incident Report Form. The agents at Loomis & LaPann will then contact the injured party and forward a claim form with claim filing instructions to direct the claim process if appropriate.

NOTE: The Curling Incident Report Form is NOT a claim form. The Curling Incident Report Forms are required for any claim filed and should be kept for 7 years.

LITIGATION
A summons can be very time sensitive. If you are served with a summons, you must immediately notify Eric Gleason (CFO) at USA Curling: eric.gleason@usacurling.org or (312) 363-7665 and Greg Joly at Loomis & LaPann: gjoly@loomislapann.com or (800) 566-6479
ADDITIONAL INSURANCE COVERAGE OPTIONS

The coverage offered through the USA Curling National Insurance Program covers General Liability with a Participant Legal Liability endorsement for USCA member clubs and Excess Medical Accident/Participant Accident coverage for USA Curling members and club event participants.

Directors and Officers (D&O) insurance is available for review and for quote from Loomis and LaPann. Even if your state has protections in place for board officers, a D&O policy will still be beneficial in covering legal costs in defending any claims of that nature and will be beneficial in attracting quality board candidates for your club.

- **Directors & Officers**: When a person becomes a board member of an organization, they assume a level of responsibility (duty of care) and expose themselves to claims for mismanagement of the organization. Please note that the USCA Directors & Officers policy is separate from the Club Insurance Program. Coverage does not and cannot extend to the Boards of Directors in Member Clubs. It is the responsibility of each club to protect their board members should they be the target of a claim. Loomis and LaPann can assist your club with an evaluation of your current D&O coverage as well as provide a discounted quote. Contact USA Curling or Loomis and LaPann directly for more information.

Examples of coverage not offered through USA Curling at this time that may benefit your curling club include, but are not limited to:

- **Property**: If you own and operate your facility, you will likely require a Business Owners Policy (BOP) or a Package Policy. These types of policies will provide coverage for your building, business personal property, business income (loss of income), premises liability, and possible liquor liability.

*If you do not own or operate your facility and want to cover your personal property (curling stones, curling equipment, etc.), you may explore an Inland Marine Policy. This type of policy can be written on a stand-alone basis and premium will be based on the value of the equipment that you insure.*
USA Curling Insurance Program Contacts

Eric Gleason, USA Curling Chief Financial & Administrative Officer

email: eric.gleason@usacurling.org
phone: (312) 363-7665

Greg Joly, agent for the USA Curling Club National Insurance Program, is available to answer coverage questions as well as offer D&O quotes and reviews. (800) 566-6479 or gjoly@loomislapann.com.

*USA Curling encourages all clubs to consult with a licensed insurance professional to discuss whether their current insurance coverages meet all their needs.

[Click here to submit a COI Request form.]

USA Curling National Insurance Program meets stringent guidelines set forth by the United States Olympic and Paralympic Committee. It is serviced by a fulltime staff at USA Curling and Loomis and LaPann, Inc and can be found at our dedicated usacurling.org insurance website.