



# USATRACK&FIELD

## General Liability Insurance Program

This brochure has been prepared for USA Track & Field (USATF) for the exclusive use by its members. Its purpose is to describe and explain, in a summary manner, certain insurance policies USATF maintains for the protection and benefit of its clubs and sanctioned events. It is intended for informational purposes only and is not a contract. Only the insurance policies referred to herein can state the actual terms, coverages, amounts, conditions, and exclusions. Should there be any discrepancy between statement(s) contained in this brochure and the provisions of the insurance policy, the terms of the insurance policy will prevail.

### INTRODUCTION

General Liability insurance is an important benefit USA Track & Field provides to its member clubs and sanctioned event organizers. This insurance applies to specific activities of member clubs, sanctioned events, and their organizers. Since the national sanctioning and club membership fees incorporate a charge for insurance, there are no additional costs or premiums. USA Track & Field has provided this brochure for your information. Included within this brochure is a "Questions and Answers" section, information about how to request certificates of insurance and instructions about how to report incidents and claims.

### SANCTIONS

USA Track & Field issues sanctions that approve and, in effect, license the holding of a track and field, long distance running, or race walking competition in the United States. A sanction is issued only for events complying with USATF rules and regulations (those authorized by the Ted Stevens Olympic and Amateur Sports Act).

USA Track & Field sanctions are obtained by filing a completed USA Track & Field sanction application with the local USATF Association and paying the appropriate sanction fees. Sanction applications can be obtained at [www.usatf.org/sanctions](http://www.usatf.org/sanctions) or by calling either your local USATF Association or the USATF national office.

### CLUB PRACTICES

Each year, member clubs conduct practices (training sessions) to help prepare their athletes for competitions. Upon submission of the required paperwork (information available at [www.usatf.org/clubs](http://www.usatf.org/clubs)), these practices are covered by the USATF General Liability Insurance policy.



### Have more questions, looking for forms?

Visit  
[www.usatf.org/events/sanctions](http://www.usatf.org/events/sanctions) (Event Directors)  
or  
[www.usatf.org/clubs](http://www.usatf.org/clubs) (Clubs)

### GENERAL LIABILITY BENEFIT SUMMARY

#### Who Is An Insured?

- USA Track & Field, Inc. (USATF)
- USATF Associations
- USATF Member Clubs
- USATF coaches and officials, but only while acting in their capacity as such during USATF sanctioned events or bona fide club practices
- Event organizers/directors, but only with respect to USATF sanctioned events
- Volunteers and USATF Members at USATF sanctioned events (i.e. as volunteer workers)

#### Who is the Insurance Company?

Philadelphia Indemnity Insurance Company

#### The limits provided by the policy are:

General Aggregate – per event	\$ 2,000,000*
Personal & Advertising Injury	\$ 1,000,000
Products/Completed Operations	\$ 1,000,000
Participant Legal Liability	Included
Damage to Premises Temporarily Rented to You (7 Days or Less)	\$ 1,000,000
Sexual Abuse and Molestation	\$ 250,000 or \$1,000,000**

\* Higher limits are available, up to \$5,000,000, for third parties who contractually require additional coverage. To request excess limits, you **MUST** submit with the *Request for Certificate of Liability Insurance* form, a copy of an executed contract, permit or submitted permit application indicating the third party's insurance requirements. USATF and the insurer reserve the right to deny requests for additional insurance.

\*\* \$1,000,000 for USATF Clubs when all background checks are properly completed. All other instances, including all sanctioned events, carry a \$250,000 limit

**Benefit Summary continued on next page**

## **GENERAL LIABILITY BENEFIT SUMMARY** *(continued)*

### ***What does the insurance cover?***

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 tear-down activities, or any ancillary events such as participant check-in and award ceremonies.

Coverages extend to the regularly scheduled practices of USATF clubs provided such practices are filed with USATF in advance and are supervised by a coach who has submitted a Coaches/Volunteer Registration form.

*Bodily injury* means injury sustained by a person (including death resulting from any of these at any time) from the negligent acts or omissions of an insured. The general liability policy specifically *excludes* medical payments for injuries suffered in a sanctioned event (USATF members are covered under a separate accident medical policy).

*Property damage* means physical damage to the tangible property of third parties, including resulting loss of use of that property from the negligent acts or omissions of an insured. Third party property *excludes* property owned by the event/event organizer, owned by a volunteer or official, or rented/ borrowed/leased from someone else.

Property that you own, lease, rent or borrow must be separately insured. Contact your local insurance agent for property insurance.

*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 from the negligent acts or omissions of an insured.

*Participant Legal Liability* is defined as those sums which the insured becomes legally obligated to pay because of actions brought against that insured for "bodily injury" to a "participant" while practicing for or participating in any contest or exhibition of an athletic or sports nature sponsored by the insured.

### ***What is not covered?***

Medical expenses, whether or not caused by accidents, pre-existing conditions, injury or illness. *[Note: USATF members are eligible for Accident Medical coverage for sports injuries in connection with USATF sanctioned events and practices. If you have questions regarding the Accident Medical coverage, please contact USA Track & Field at 317-261-0500.]*

Damage to property owned by the event/event organizers or to property rented or borrowed from others (including vendors or equipment rentals).

Injury or property damage caused by an uninsured person or that is unrelated to the sanctioned event or registered club practice.

Auto liability and physical damage.

Aircraft liability and physical damage.

Watercraft liability & physical damage.

Medical malpractice (volunteer medical staff)

Directors & Officers liability or Employment Related Practices (such as harassment). See [www.usatf.org/clubs/benefits](http://www.usatf.org/clubs/benefits) for D&O information.

Workers' Compensation & Employer's Liability for race organizers, contractors, vendors or facilities.

Liquor liability associated with the sale of alcoholic beverages.

Police/Law Enforcement/Traffic Control.

Drug Testing Restrictions apply – Coverage is limited and applies only with respect to drug testing conducted in accordance with WADA, USADA, IAAF, or USATF rules.

Player versus Player claims  
(Athletic Participant versus Athletic Participant)

### ***Other Coverage Notes:***

Organizers must obtain waivers of liability from all participants, including volunteers. Failure to obtain written waivers may reduce or void your coverage. Retain old waivers of liability in accordance with the statute of limitations applicable to each specific state where the USATF sanctioned event/activity takes place. Note that in the case of minors, the statute clock may not begin until the minor reaches the age of majority

This coverage may be secondary to any other insurance that may be in force.

## QUESTIONS & ANSWERS

***Q: Do I need a Certificate of Insurance to be covered?***

A: No. If you (USATF club or event organizer/director) conduct a USATF sanctioned event, coverage is automatically provided for that event and your approved sanction form is proof of coverage. Certificates are issued as proof of insurance for third parties only. Please retain a copy of your sanction through the duration of the statute of limitations period in your state.

***Q: How do I request a Certificate of Insurance?***

A: Your local Association can provide you with a *Request for Certificate of Insurance* form. See the Certificates of Insurance section (back page) of this brochure for more details.

***Q: Can a third party be covered by this insurance?***

A: Third parties having an insurable interest may be named an additional insured, but only with respect to the activities of the Named Insured (Event organizer). That is, if an additional insured entity is named in a lawsuit because of your event activities that entity may qualify for coverage.

***Q: Should I name a vendor such as a food provider as an additional insured?***

A: Vendors and contractors should carry their own insurance to cover their negligent acts and omissions. Event organizers/directors should not be liable for the actions of those hired to provide goods and services to events. Any vendor serving food or alcoholic beverages must provide USATF a certificate of insurance naming USATF as an additional insured. A Certificate of Insurance will not be issued naming a vendor as an additional insured, if that vendor is serving food or alcoholic beverages, unless the vendor provides a Certificate of Insurance to USATF.

***Q: I already have my own insurance. Why should I buy insurance through USATF?***

A: You are not buying insurance from USATF. You are obtaining a USATF sanction and one of the benefits of that sanction is liability insurance. In addition to insurance, there are other benefits of USATF sanctioning. Furthermore, many events that have their own insurance do not have satisfactory limits or coverage, such as participant legal liability coverage. However, if you have your own coverage, you should not cancel it because of the USATF policy. If your existing insurance is adequate for your needs and you are able to provide a certificate naming USATF as an additional insured, you can receive a "no insurance" sanction at a reduced cost by submitting a *Waiver of Liability Insurance* form with your *Application for Sanction*.. Additional information and forms available at [www.usatf.org/events/sanctions](http://www.usatf.org/events/sanctions).

***Q: What happens to equipment and property that I rent for my event?***

A: The insurance provided through a USATF sanction is a liability policy. This means that property damage from accidents or other incidents are not covered. If you are responsible for rented personal property or equipment, separate insurance should be secured.

***Q: What about club practices?***

A: Member club practices are covered if they are regularly scheduled and have filed a *Club Practice Schedule* form and adhere to the conditions detailed on the Club Practice Insurance Information document. The practice must be supervised by a coach, who is a current member of USATF, and the coach must be physically present during the practice. Additional information may be required to fully understand the practice facility and confirm safety features.

***Q: Does coverage include lawsuits brought by a participant who sues a club?***

A: Yes, that is what is meant by participant legal liability (see definition under "what does the insurance cover" section) – as long as the claim is for something that is covered by the policy.

***Q: Does coverage include lawsuits brought by a participant who sues another participant?***

A: No, this is excluded under the policy.

***Q: How are volunteers covered?***

A: Volunteers are included as additional insureds while acting under the direction of an insured club (if the volunteer is a current member of USATF), USATF association, or the organizer/event director of a USATF sanctioned event. The volunteer must be acting within the scope of his/her assigned duties. Covered volunteers are insured if someone sues them for negligence that causes injury or property damage. Medical professionals are excluded for providing or failing to provide health care services. If a volunteer is injured in an accident, this insurance does not cover their medical bills.

***Q: How are officials and judges covered?***

A: USATF certified officials and judges working under the supervision of the event director, whether paid or not, are covered in the same manner as volunteers. In addition, USATF certified track & field officials are included in USATF's accident medical insurance program.

***Q: What if I need more than \$2 million in coverage?***

A: An event or club can access additional General Liability insurance only if a third party contract or governmental permit requires the higher limits. Verbal requests, letters or other non-contractual correspondence will not meet this requirement. A complete copy of the contract or permit must accompany the *Request for Certificate of Insurance* form as the insurance company reviews each request individually.

## **CERTIFICATES OF INSURANCE**

Certificates of Insurance may be requested through your local Association by submitting a *Request for Certificate of Liability Insurance* form with your Application for Sanction. Certificates must be requested on the appropriate form at least 30 days prior to the event to allow for adequate processing time. There is an additional \$10 fee for requests received less than 5 business days prior to the date the certificate is needed and a \$25 fee for requests received less than 36 hours before the date the certificate is needed (i.e., 8 a.m. Thursday for a certificate needed by 8 p.m. Friday). Certificate requests received after 5 pm ET will not be processed until the next business day.

Please be certain to fill out the request form completely and ascertain the needs of third parties. If replacement copies of previously issued certificates fall into the "rush" category (see above), the applicable fees will be charged regardless of the timing of the original request.

The insurance carrier and USA Track & Field reserve the right to refuse to name an entity or person as an additional insured. (Hotels, for example, will not be named as additional insureds.)

If your Certificate is not received by the individual indicated on the application by the time requested, please follow up with your Association or the national office immediately. Please do not wait to call until Friday afternoon prior to your event or practice, as we may not be able to produce a replacement in time for your event/practice.

*Please request Certificates of Insurance only for those third parties who require them and have a direct relationship with your event/practice.*

## **CLAIMS AND INCIDENTS**

An important component of the USATF General Liability Insurance coverage is the prompt reporting of claims and incidents.

Incidents may include injuries to participants, spectators, or volunteers, damage to property of a third party, or altercations between individuals. Immediate reporting of incidents will help the USATF General Liability carrier with providing coverage and defense to your organization, the other named insureds and any additional insureds should a claim or lawsuit be filed.

A claim is an actual demand for damages by a third party. You should report all claims and incidents by completing a USATF Report of Incident.

Minor injuries to athletes and spectators, damage to property of a third party, and altercations between individuals should all be reported to USATF by completing a USATF Incident Report Form. These forms should be mailed or faxed (317-261-0481) to the USATF National Office. No call is necessary. If in doubt, however, report the incident. Incident Report forms can be obtained online at [www.usatf.org/events/sanctions](http://www.usatf.org/events/sanctions).

Any incident involving serious injury to an individual that requires emergency transport should be reported immediately to Brown & Brown by calling 800-332-3687.

Prompt reporting of claims and incidents provides the insurance company with a head start in resolving these matters, and enables it to provide you with the strongest possible defense.

## **YOUR RISK MANAGEMENT TEAM**

ESIX, Entertainment and Sports Insurance Experts, Inc., is the risk management firm engaged by USATF to advise on and implement its many and varied risk management programs.

Philadelphia Indemnity Insurance Company is known for its long-standing record of integrity and service to its policyholders, and enjoys an A.M. Best rating of "A+" (Superior).



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