



2016 USA Powerlifting Coaches Liability Insurance Program

(General Liability/Professional Liability Insurance Coverage)

Coverage Highlights

Policy Term

Date of Enrollment thru December 31, 2016

Underwriting Company

National Casualty Company

Named Insureds

American Drug Free Powerlifting Association (ADFPA) DBA USA Powerlifting – Certified Coaches who have been approved & have paid the appropriate premium of insurance and have met the following requirements:

- 1.) Must be a current USA Powerlifting Active Member
- 2.) Must be an USA Powerlifting Certified Club Coach or Higher

Covered Activities

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

Additional Insureds

USA Powerlifting, Owners and/or Lessors of Premises, sponsors and co-promoters, and volunteers are additional insureds but only while acting within the scope of their duties for the insured (others by request and endorsement, subject to underwriting approval).

Coverage Summary

The program provides General Liability and Professional Liability coverage for current USA Powerlifting active member certified club coach or higher with respect to covered activities.

Coverages include:

Bodily injury liability
Property damage liability
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 Aggregate	\$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 v.s. participants claims
- Coaching activity outside of the scope of certification by USA Powerlifting
- Any claims arising out of USA Powerlifting sanctioned events
- Sexual Abuse & Molestation

Incident Reporting Procedure

Whenever an injury, property damage or other accident occurs during a covered activity, an incident report form should be completed and submitted to:

USA Powerlifting
1120 Huffman Road Ste 24 #223
Anchorage, AK 99515
Email: nationaloffice@usapowerlifting.com

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 incident, please report this information immediately to USA Powerlifting.

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 to the specimen policy for more details of coverage.