



National Office: 5525 Clem's Way, Stevens Point, WI 54482  
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**USA Curling Club Insurance Program (2012-13)**

**Summary of Coverage:**

*General Liability Protection Program (see further explanation on p.2)*

\$5,000,000 General Aggregate

\$2,000,000 Each Occurrence

No coverage for on ice injuries (refer to Participant Medical Accident Coverage)

All claims are subject to a \$2,500 per claim deductible in absence of a signed waiver form for the injured party.

*Participant Medical Accident Coverage (see further explanation on p.2)*

Excess over any personal medical insurance

\$50,000.00 Maximum Excess Medical Expense Benefit

Accidental Death and Dismemberment \$10,000 per person, \$150,000 aggregate

No deductible

**Rate:** \$10.00 per member or minimum of \$350.00 per club

**Policy Term:** 12/1/2012 to 12/1/2013

**Renewals:** If your club was in the USCA's Club Insurance Program for the 2011-12 season, your coverage has been renewed effective 12/1/2012 subject to the receipt of your application and premium payment.

**First time coverage:** For clubs new to the program, the effective date will be 12/1/2012 if application and payment is received prior to 12/1/2012. If the application and payment is received after that date, the date received will be the date coverage is effective.

**Submission:** In order to ensure your coverage is bound at the earliest possible date, we ask that you fax or email a copy of the application and check to our insurance agent Steve Gutro at (508) 786-5969 (fax) or [Gutro.LIA@gmail.com](mailto:Gutro.LIA@gmail.com).

In addition, please mail your original completed application with your check payable to the "USCA" to:

Sandy Robinson, Controller  
 USA Curling  
 5525 Clem's Way  
 Steven Point, WI 54482



## **Coverage Explanation:**

### **General Liability Protection Program**

This policy is held by the Lexington Insurance Company (A A.M. Best) and provides protection for the Policyholder (USCA and the participating curling clubs) against claims of bodily injury liability, property damage liability, and the litigation costs to defend against such claims. Coverage is provided up to \$2,000,000 per occurrence/\$5,000,000 aggregate per club, for property and bodily injury claims with no applicable deductible or exclusion for claims arising from injuries outside the “ice house” or restricted playing area. The coverage is for the full range of activities usual and customary to curling club operations. We can provide higher limits for an individual club if needed.

This coverage asks that club members and other participants sign a “participant release” (template provided). The release, when signed, acknowledges the possibility of injury from participation and excludes a liability claim against the club and USCA for injuries sustained in the “ice house.” If a participant is injured who has not signed a waiver, a liability claim is subject to a \$2,500 deductible to be borne by the curling club at which the injury occurred. No deductible is charged if the injured party previously signed a waiver.

### **Participant Medical Accident Coverage**

Coverage, held by the National Union First Insurance Company of Pittsburgh (“A” A.M. Best), provides for medical expenses, in excess of primary medical insurance for participants when injured in a scheduled match, official tournament, or practice session of a team. Medical expense coverage (excess form) provides benefits for reasonable and necessary medical expenses incurred within 104 weeks of the injury date, to a maximum of \$50,000 with an accidental death benefit of per \$10,000 person/\$150,000 policy aggregate. Coverage includes dental coverage at a maximum of \$250 per tooth, per accident. There is no deductible on this portion of the coverage.

For further explanation on the coverage in this policy, contact Stephen Gutro at (508) 786-5959 (office) or (617) 697-4406 (cell).