

# USA WEIGHTLIFTING LIABILITY INSURANCE PROGRAM

## ***Limit of Liability:***

\$1,000,000 per Occurrence  
\$1,000,000 Participant Legal Liability  
\$1,000,000 Personal and Advertising Injury  
\$1,000,000 Products Aggregate  
\$5,000,000 General Aggregate per event  
\$50,000 Damage to Premises Rented  
\$1,000,000 Excess Liability (Total Limits equal \$2,000,000)

## ***Policy Term:***

January 1st to January 1st

## ***Insurance Carrier:***

Philadelphia Indemnity Insurance Company

## ***Insurance Administrator:***

K & K INSURANCE GROUP, INC.  
1712 Magnavox Way, PO Box 2338  
Ft. Wayne, IN 46801  
Phone: 800-441-3994  
Fax: 260-459-5120

## ***Named Insured:***

USA Weightlifting  
United States Weightlifting Federation  
USA Weightlifting Registered Member Clubs  
USA Weightlifting club members, officials and coaches

## ***Covered Activities:***

All duly sanctioned weightlifting competitions and practices supervised by a USA Weightlifting Coach.

## **COVERAGE HIGHLIGHTS**

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

**Bodily injury** means bodily injury, sickness, or disease sustained by a person (including death resulting from any of these at any time) for the legal liability of an insured. The general liability policy specifically excludes medical payments for injuries suffered in a sanctioned event as this is covered under a separate participant accident medical policy.

**Property damage** means physical damage to tangible property of others, including resulting loss of use of that property for the legal liability of an insured.

**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 for which the insured is legally liable.

**Participant** means players, coaches, managers, staff members, team workers, referees, officials, scorekeepers, media personnel permitted to enter any restricted areas which are defined as those areas restricting access to general public spectators.

**Participant Legal Liability** is defined as those sums that the named insured becomes legally obligated to pay because of actions brought against that named insured for "bodily injury" or "property damage" by a participant participating in sanctioned events by the named insured.

### **EXCLUSIONS**

Bodily Injury or Property Damage expected or intended from the standpoint of the Insured (deliberate acts causing injury or damage).

Bodily Injury or Property Damage arising out of ownership, maintenance, use or entrustment to others of any auto. (Auto coverage should be provided by the owner's automobile policy). For vehicles rented (hired), it will be necessary to purchase the additional insurance provided by the rental car agency.

The policy does not apply to any event, activity, workout, or organized practice except when scheduled under the direct physical supervision of a coach or staff member approved by the Named Insured.

Property Damage for property which is in the care, custody or control of, owned by, rented to or leased to an insured.

Product Liability is excluded for sale of equipment manufactured by you or others to your specifications.

Medical payments coverage.

Asbestos related claims.

Pollution related claims.

Sexual Abuse and Molestation Limitations.

Property Damage to Floors Limited to \$50,000 subject to a \$1,000 Deductible.

***Note: This is not intended as a complete list of exclusions. Other exclusions may apply. No coverage is extended and no representations are made of the policy. For actual terms conditions and exclusions, please refer to the actual policy.***

