

# COACHES GENERAL LIABILITY INSURANCE PROGRAM

## Who is Covered:

The United States Figure Skating Coaches General Liability Insurance program provides protection for registered coaches against claims of Bodily Injury liability, Property Damage liability and the associated costs to defend such claims. Coverage is provided up to \$1,000,000 per occurrence with an overall policy aggregate of \$5,000,000.

## Coverage includes:

- Injury or death of participants/students
- Injury or death of spectators
- Injury or death of volunteers
- General negligence claims
- Cost of investigation and defense of claims, even if groundless
- Sexual Abuse and Molestation (Sub-limit-see program limits)

## Coverage's:

- Each Occurrence Limit- \$1,000,000
- Personal & Advertising Injury Limit- \$1,000,000
- General Aggregate Limit- \$5,000,000
- Products/Completed Operations Aggregate- \$1,000,000
- Fire Damage Legal Liability (any one fire)- \$ 100,000
- Medical Expense Limit- EXCLUDED
- Abuse & Molestation per occurrence sub-limit \$1,000,000
- Abuse & Molestation Aggregate sub-limit- \$2,000,000

## Exclusions:

- Nuclear Energy Liability
- Violation of Statutes
- Medical Payments
- Employment Related Practices
- Fungi or Bacteria
- Corporal Punishment
- Lead Liability
- Asbestos Liability
- Pollution
- Dishonest Acts
- Assault and Battery

***This is a brief description of exclusions. Other exclusions may apply. Please refer to the actual policy for terms, conditions and exclusions.***