



## **USSA Club Liability Insurance Program-Frequently Asked Questions:**

Q - Who is the Insurance Broker?

A - American Specialty Insurance and Risk Services Inc.

Q - What are the policy limits?

A - General Liability: \$1,000,000 each occurrence; \$10,000,000 General Aggregate  
Excess: \$20,000,000 each occurrence and aggregate (USSA may purchase higher limits at its discretion)

This means the most that can be paid for any one occurrence (e.g., one accident) is \$1,000,000 on the General Liability policy and \$20,000,000 on the excess policy. In order to exhaust the \$10,000,000 General Aggregate on the General Liability policy there would have to be multiple occurrences/claims resulting in a settlement or judgment during the policy period (e.g., ten separate \$1,000,000 judgments or 20 separate \$500,000 judgments). If a judgment/settlement exceeds \$1,000,000, the excess policy comes into play.

Q - Do lawsuit defense costs count against the policy aggregate?

A - No. Defense costs, which often comprise all or the majority of loss in the event of a lawsuit, do NOT deplete the General Liability policy limits. For example, if a CLIP club is sued and it costs \$2,000,000 to defend the suit and there is a settlement of \$100,000, the portion of the policy's General Aggregate that is "used" by this claim is \$100,000.

Q - Has USSA's aggregate ever been exhausted in a policy year?

A - No, American Specialty has placed and serviced USSA's General Liability policy since 1998. During this time, the exposure has remained relatively consistent in that the policy has covered USSA's operations, organizers of sanctioned events, and CLIP clubs for their year-round activities. During that time, no claims have ever reached the excess policy. The largest single claim year was under \$1 million and the next largest was under \$400,000. On average, there have been 2 claims per year.

Q - What is the largest number of GL claims USSA has had during one policy year since 1998?

A - Five. The total amount paid against the USSA aggregate in that year was less than \$200,000.

Q - Has any American Specialty amateur sports client, including USSA, ever had a policy year in which claims would exhaust the current policy limits of the clip program?

A - No. American Specialty has provided insurance to sport bodies since 1989. During that period no amateur sports client of American Specialty has had a policy year in which the claims paid would have exhausted limits under a policy with a \$10,000,000 aggregate. This client pool includes large national organizations with membership programs involving many more individual entities than are insured under the USSA program.

Q - Is USSA Membership still required?

A - Yes, 100% membership is required but there is now a low cost "Club Participant" option for



members that participate with a club but do not need a competitor's membership or do not need to be background screened for the protection of USSA's minors.

Reporting is also easier now. Coverage will be based on your USSA Member Club's online roster posted at [www.ussa.org](http://www.ussa.org)

Q - How will fees be determined?

A - Fees will be assessed based on your estimate of total participants and then reconciled with your actual participant count. If there are discrepancies, you will be billed/credited at the end of the season.

Q - My online roster shows some members who are no longer affiliated with my club, and is missing some others that I know are USSA members. How do I get this corrected so that I am including only the correct people?

A - Easy, just email [membership@ussa.org](mailto:membership@ussa.org) with the member's name and USSA number and if they should be added or deleted and we will take care of it. You can also fax a copy of the roster showing adds or deletions to 435.647.2052 if that is easier for you. Just be sure it is legible.

Q - How about my club volunteers, do they need to be USSA members?

A - Yes, but there are many benefits included to offset the costs involved. The type of membership they need is dependent on if they are in a supervisory role of minors. If not, they are eligible for the Club Participant membership for only \$25.00 and receive individual general liability coverage as it pertains to USSA/CLIP Club activities including legal defense costs if they were to be named individually in a lawsuit, Excess Participant Accident coverage to help limit their out-of-pocket medical costs in the case of a covered accident, USSA member partner discounts, Center of Excellence TV access, choice of USSA magazine subscription etc. If they are in a supervisory role over minors, they will need to purchase either a Volunteer or Officials membership which includes background screening and the benefits mentioned above.

Q - I read about a Self- Insured Retention in the Insurance Summary. Who would pay that, the club, the individual or USSA and is the legal defense subject to the same retention?

A - USSA would be responsible for the retention for any claims or awards paid. Legal defense fees are subject to the retention.

Q - What if I have an accident or serious injury to report? Who do I contact?

A - Laurie Hamble [lhamble@ussa.org](mailto:lhamble@ussa.org) or 435.647.2019 at USSA can assist you with accident reporting during regular business hours or in the case of a serious incident or after hour's emergency, you can contact American Specialty directly at 260.672.8800.