



Dear USSA Member Club,

Liability insurance coverage is an important aspect of the management of your USSA club program. The USSA has listened to your needs and, as a result, has worked in partnership with our insurance companies to provide a program to qualifying USSA member clubs that will lower your cost, simplify participation and meet the requirements of your resorts and landowners. This innovative new program went into effect July 1.

- The newly enhanced USSA Club Liability Insurance program (CLIP) is now significantly less expensive than the previous CLIP program. As your association, we are able to provide this due to size and scale of buying power, as well as our relationship with the major broker and its underwriters.
- For example, a small club of 25 members will now pay only \$1,375 – a 35% savings. Large clubs – of any size – are capped at \$10,000 maximum.
- CLIP membership is easy. The application is a snap and maintenance has been simplified to an end-of-season automatic membership reconciliation provided by the USSA. Monthly membership reporting is no longer necessary.
- CLIP provides coverage that meets and exceeds the requirements of ski and snowboarding clubs and their ski areas, based on expert information provided by the carriers and brokers the USSA has worked with for many years. This more than satisfies the standard \$2 million per occurrence limit required by many third parties
 - General Liability: \$1 million each occurrence; \$10 million General Aggregate
 - Excess: \$25 million each occurrence and aggregate
- CLIP also extends the excess participant accident policy to all club/USSA members via new membership categories, a benefit to all club/USSA member skiers and riders.
- CLIP provides optional Directors & Officers liability insurance covers legal costs, judgments and settlements resulting from suits and other legal proceedings brought against the entity's Board of Directors, Officers or the entity itself for allegations of wrongful acts, errors and omissions. This coverage must be purchased separately.
- CLIP provides a SafeSport program enhancement protecting kids and clubs.

The USSA has been working closely with the United States Olympic Committee to further develop and implement its SafeSport programs to protect kids. Reports of abuse of kids by adults in positions of authority in sport compels the USSA to further implement programs that enable clubs to screen out adults with backgrounds that could place a child at risk. The USSA CLIP program includes coverage for abuse/molestation exposure that many clubs do not have now. And the USSA has created a new membership category to give clubs an easy way to conduct background screening of volunteer members. This has long been a dilemma for club administration, as well as a significant, unnecessary exposure for the club.



U.S. Ski and Snowboard Association
The National Governing Body for Olympic Skiing and Snowboarding

CLIP is included with all USSA member club registrations at greatly reduced rates as compared to previous pricing. Use of CLIP is not mandatory, as clubs may “opt out” of receiving coverage if they have other coverage that they prefer to retain for some reason, as long as the USSA reviews such coverage. Many policies exclude club activities and molestation/abuse coverage, as well as having other deficiencies exposing clubs unnecessarily. The USSA is therefore also exposed in these situations, so for the benefit of all, USSA will review club coverage and provide feedback if we identify an insurance issue we believe warrants further attention from the club.

While this new program took effect July 1, clubs who need coverage prior to that date are asked to contact USSA Member Services for details.

USSA believes that this approach will serve to best protect all USSA Member Clubs and allow them to move forward in supporting USSA’s Best in the World Mission.

Thank you for your time and attention to this crucial requirement of club administration. For more information please visit http://www.amerspec.com/ussa_cov.

Sincerely,

Tiger Shaw
President and CEO
U.S. Ski and Snowboard Association