

CLUB PRACTICE INSURANCE FAQS

Q: Who is eligible for this coverage?

A: Any USATF member club, with the exception of school and college teams involved in interscholastic competition, or clubs practicing at a home-based facility.

Q: What is covered?

A: The general liability insurance provides coverage to the club, officers, and coaches/volunteers for negligent acts that occur during regularly scheduled practices. All practices are covered from beginning to end.

Q: How does a club obtain coverage?

A: The Club Practice Form is filled out as part of the application/renewal process, and lists the locations, dates, and times of all scheduled practices. Practice schedules with all dates and times indicated will not be accepted.

Q: Is there a fee for this insurance coverage?

A: There is no additional fee for the insurance coverage as it is one of the benefits a club receives with their membership. By submitting the Club Practice information, the club will automatically be covered; however, there is a \$15 fee for each request for third party coverage.

Q: What if a third party (facility, park system, school) needs to have a Certificate of Insurance?

A: Third parties such as schools, parks, and municipalities may be added to the insurance policy and will be covered for negligent acts of the club during the registered club practices. Clubs may purchase any needed third party Certificates of Insurance in the Club Management Area. The third party certificate fee is \$15.

Q: What happens when a club indicates they have not received the third party certificate of insurance?

A: Our insurance company e-mails the certificate to the club e-mail address that was provided on the club practice schedule. Please make sure that the club is checking the e-mail address they listed on the club practice schedule as well as the spam/junk folder. Associations can view any purchased certificate and the date the request was sent to the insurance company. Simply find the club in your Club listing, then choose the Practices link, and then choose Insurance Certificate Requests.

Q: Does this coverage include clinics and camps?

A: No, it only extends to bona fide practice and training sessions.

Q: Does coverage extend to practices held at a home-based practice facility?

A: No, home-based practice facilities are not covered.

Q: Does the coverage apply to group runs in parks or city streets?

A: Due to safety and liability concerns, club practices involving those under the age of 18 must be confined to a safe, closed location where all participants can be observed at all times. Care must be taken to clearly identify the specific location of all practice activities and to ensure that the practice location is safe. Practices conducted on streets open to vehicular traffic will only be considered "bona fide" (for insurance purposes) if they are limited to registered club members 18 years and older.

Q: What if a registered club changes its practice facility, schedule, or coaches?

A: The club can update their practice schedule or add an additional practice facility and schedule by going to the Club Management Area. If a new third party certificate is required, they can make this purchase as well.

Q: Why does the third party certificate indicate an expiration date of 10/31 and not 12/31?

A: Our 12-month insurance policy currently runs from November 1 through October 31 of the next year. Any club that submits a third party certificate request and circles practice dates in November and December will automatically receive a new certificate covering those two months. This new certificate will be e-mailed in late October. For example, a club turns in a third party certificate request in July 2012 covering practices in September, October, and November of 2012. They will

first receive a certificate covering the September and October practices. Then in late October, our insurance company will issue a new certificate covering their November practices.

Q: Does a multi-year club have to send in a practice schedule each year in order to be covered by the liability insurance?

A: To maintain current contact information and to properly activate the liability insurance, clubs/organizations who apply for multi-year memberships must add a practice schedule each year by going to the Club Management Area.

Q: What happens when a person gets injured at a registered club practice?

A: A benefit of a person registering for an individual membership with USATF is having access to the sport accident insurance (medical coverage). This insurance coverage is secondary to other insurance and coverage is provided for excess accidental medical expense incurred (and accidental death and dismemberment) as the result of an accidental bodily injury occurring while a member is participating in sanctioned events and registered practices scheduled by USATF member Clubs. Coverage includes travel directly to and from such sanctioned events and practices. If an athlete gets injured at a club practice, the Club coach/administrator needs to fill out an Incident Report Form. The injured athlete needs to complete the Medical Claim Form and send it directly to our Insurance Company.