



# 2019 Coaches Liability Insurance Program (General Liability/Professional Liability Insurance Coverage)

## COVERAGE HIGHLIGHTS (Revised 1/1/2019)

### Eligibility Requirements:

The following eligibility requirements apply to the USA-WSWS Coaches Liability Insurance Program:

- Must be a current USA-WSWS active member.
- Must be a USA-WSWS certified Level 1 Instructor, Level 2 Instructor or Level 3 Coach. (Note: Junior Level 1 instructors are not eligible for this program)
- Must have successfully completed the online abuse & molestation awareness and prevention training.
- Must have completed and passed the online background screening process.
- Must enroll into the program and pay the required premium. A certificate of insurance will be issued confirming enrollment into the program.

### Annual Cost:

\$40 per instructor/coach. No pro rata. Cost includes mandatory state assessments and USA-WSWS administrative fee.

### Policy Term:

Date of enrollment into the program through program expiration on 12:01 AM on 1/1/2020.

### Named Insureds:

USA-WSWS certified instructors/coaches who have satisfied the Eligibility Requirements outlined above.

### Additional Insureds:

USA-WSWS and its associations, sport disciplines and divisions. Other Additional Insureds where required by written contract (blanket basis). Other Additional Insureds as requested and approved.

### Covered Activities:

Coverage applies with respect to coaching, training, counseling and related activity within the scope of certification in the various USA-WSWS sports disciplines.

*Note: Each instructor/coach is responsible for making sure that appropriate Waiver & Release of Liability Forms are signed by all students/participants (and from parents/legal guardians in the case of minors) in water ski lessons, clinics or skills training.*

### Coverage Summary:

The program provides General Liability coverage for USA-WSWS certified instructors/coaches with respect to Covered Activities. Coverages include:

- Bodily Injury Liability**
- Property Damage Liability (third party)**
- Personal & Advertising Injury Liability**
- Products-Completed Operations Liability**
- Participant Legal Liability**
- Sports and Recreation Professional Liability**
- Abuse & Molestation Coverage (defense only)**
- Watercraft (under 58ft) Liability (non-owned boats only)**
- TRIA/Terrorism Coverage**

### Policy Limits

Each Occurrence Limit	\$1,000,000
General Aggregate Limit (per insured coach)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You (7 days)	\$300,000
Abuse & Molestation Coverage	Included
Participant Legal Liability*	Included
Medical Expense Limit (any one person)	Excluded
Deductible *	None

\* Failure to obtain a property signed waiver & release form from a student/participant in lessons/clinics will result in a deductible of \$10,000 applicable to any subsequent claim.

### Underwriting Company

Philadelphia Indemnity Insurance Company  
A.M. Best Financial Rating: A++ (Superior)

### Exclusions:

Exclusions include, but are not limited to:

- Medical Expenses (for any person)
- Participant vs. Participant claims
- Coaching activity outside of the scope of certification by USA-WSWS in the various USA-WSWS sport disciplines
- Any claims arising out of USA-WSWS sanctioned events (since this coverage is afforded through the USA-WSWS Sanctioned Events programs)

### Incident Report Procedures

Whenever an injury, property damage or other accident occurs during a Covered Activity, an Incident Report Form should be completed and submitted to:

USA Water Ski & Wake Sports, Inc.  
ATTN: Membership Services Dept.  
1251 Holy Cow Road  
Polk City, Florida 33868  
(863) 325-8259 Facsimile  
[memberservices@usawaterski.org](mailto:memberservices@usawaterski.org)

If you are aware of an incident that may give rise to a liability claim under this policy or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately to USA-WSWS.

Prompt reporting of incidents provides the insurance company with a head start in evaluating and resolving these matters, where possible, and ensures that the strongest possible defense can be provided in the event that a claim or lawsuit is filed.

*This summary is only a brief description of the coverage terms and conditions under the program. This summary in no way affects or alters the scope of coverage provided by the policy. Please refer the specimen policy for more details of coverage.*



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### FREQUENTLY ASKED QUESTIONS (FAQ'S)

#### What coverage is provided through this program?

The USA-WSWS Coaches Liability Insurance Program provides General Liability and Professional Liability insurance coverage to USA-WSWS certified instructors/coaches with respect to their coaching, training, counseling and related activities within the various USA-WSWS sports disciplines.

#### Why do I need this insurance?

This insurance will protect you from liability arising out of your coaching activities. Anyone providing water ski instruction at any level from beginner to advanced, on a paid or volunteer basis, has legal liability. The policy provides General Liability coverage for third party claims alleging bodily injury and property damage arising from your coaching activity. The policy also provides Professional Liability coverage for damages arising out of your errors or omissions with respect to your coaching, training, counseling and related activities.

#### Does this insurance cover legal fees?

Yes. With respect to covered claims, the insurance company will pay for the cost of defending a lawsuit brought against you seeking damages as a result of your coaching activities, subject to the terms, limits and conditions of the policy. Defense coverage is provided in addition to the limits of liability under the policy.

#### What are some examples of claims that have been brought against coaches that would be covered by this insurance?

Lawsuits have been brought against coaches alleging bodily injury, disability, wrongful death, loss of income, etc. as a result of improper advice and guidance, inadequate instruction, etc. Even in cases where the athlete/student has not been physically injured, lawsuits have arisen where the athlete (or parent) believes a coach did not provide adequate instruction and thus prevented the athlete from developing into an elite athlete with a professional career.

#### Why is USA-WSWS offering this insurance?

USA-WSWS is making this vital coverage available to its certified instructors and coaches as a benefit to certified instructors/coaches who have satisfied all of the eligibility requirements.

#### Is this program available to USA-WSWS Jr. Level 1 Instructors (ages 16 and 17)?

No. Jr. Level 1 instructors are not eligible for this program.

#### How do I enroll into the program?

You can sign up for the Coaches Liability Insurance Program through the "Members-Only" section of USA-WSWS website when you register for the Level 1 Instructor's Course or the Instructor/Coach Certification Update. To log into the "Members-Only" section, click on the "Club/Member Login" icon located in the upper right-hand corner of our Web site directly below the search function and enter your membership number and password.

#### When will my insurance go into effect?

Your insurance goes into effect once you have received a certificate of insurance from USA-WSWS confirming your enrollment into the program. The certificate of insurance will indicate the effective date of your enrollment/coverage.

#### When will my coverage expire?

The current insurance program will expire on 1/1/2020. USA-WSWS will send out a renewal notice to coaches participating in the program prior to policy expiration.

#### Does this insurance program cover me during USA-WSWS sanctioned events?

No. USA-WSWS has separate insurance programs covering sanctioned events. Coaches are included as insureds under the sanctioned event policies.

#### Does this policy provide coverage for coaching activity outside of the U.S.A.?

Yes. The policy has been written with a worldwide coverage territory. The "Coverage Territory" is defined as anywhere in the world with the exception of any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America.

#### Does this insurance program eliminate the need for me to purchase boat insurance?

No. You must continue to purchase boat insurance on any boats you own or lease. If you are using a boat you do not own or lease, then the policy provides non-owned watercraft liability coverage, but the coverage is secondary to the boat insurance maintained by the boat's owner.

#### If I am driving a ski boat owned by a camp or ski school while teaching a class/clinic, am I covered if I am involved in a boating accident?

Yes. The policy provides liability coverage for use and operation of non-owned watercraft less than 58 feet in length. This coverage is excess over any other valid and collectible insurance.

#### If I am employed by a camp/ski school, can I add them as an additional insured on the policy?

Yes, but the coverage is secondary to any insurance which the camp/ski school maintains for its coaches.

#### Will this policy cover medical expenses incurred by one of my students as a result of an accident/injury?

No. The policy does not cover medical expenses, unless you are found legally liable for the student's injuries.

#### Do I need to obtain signed waiver & release of liability forms from students in water ski lessons or clinics that I teach?

Yes. This is for your protection and benefit. If you do not obtain signed waivers from your students (or from parents/legal guardians in the case of minors), your coverage will be subject to a \$10,000 deductible per claim.



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