

USA TEAM HANDBALL PROGRAM GENERAL LIABILITY SUMMARY OF INSURANCE

Effective 6/1/2023 – 6/1/2024



Named Insureds

USA Team Handball registered clubs, teams, event owners, event directors, local organizing committees (LOC), managers, athletes, coaches, trainers, officials, referees, members (including trial members) and volunteers, but only while acting in their capacity as such with respect to USA Team Handball sanctioned events.

Covered Activities

"Sanctioned Events" means the organization, promotion, administration and conduct of camps, clinics, tryouts, exhibitions, practices, games, competitions, tournaments, approved fundraisers, and related activities that are sanctioned or approved by USA Team Handball and conducted in accordance with the regulations described in USA Team Handball's Sanctioning Guide and Rule Book.

Coverage Summary

General Liability: This coverage protects your business from claims arising from alleged bodily injury, personal injury, or property damage liability. Coverage payments can include judgments, attorney fees, court costs, or other related expenses.

Premises / Operations: This coverage is used to insure against claims arising out of your ownership, maintenance or use of premises including any operations that are in progress.

Host Liquor Liability: This coverage is used to insure against claims arising from the serving of liquor at meetings or functions as long as you do not sell, manufacture or distribute alcoholic beverages as a business.

General Liability Limits

Each Occurrence - Bodily Injury and Property Damage:	\$1,000,000
General Aggregate – PER EVENT	\$5,000,000
Personal and Advertising Injury Limit:	\$1,000,000
Products and Completed Operations Aggregate:	\$5,000,000
Damage to Premises Rented to You (7 Days or less):	\$1,000,000
Participant Legal Liability:	INCLUDED
Medical Expense (any one person):	EXCLUDED

Notable Endorsements

- Additional Insured – when required by written contract or agreement.
- Mandatory Accident Medical – Limitation of Coverage
- Head or Neurological Injury from Athletics or Sports Endorsement
- Instructors, Coaches and Sports Officials Coverage
- Employment – Related Practices Exclusion
- Damage to Premises Rented to You – Limitation of 7 or fewer consecutive days (per RSCG04360921)

Underwriting Company

Accredited Surety and Casualty Company
Rated "A-" by A.M. Best Company

How to Request a Certificate of Insurance

USA Team Handball certificates of insurance are requested through the USA Team Handball website by downloading the Certificate of Insurance Request Form at usateamhandball.org.

How to File a General Liability Claim

When an injury, property damage or other accident occurs during an insured activity, an Incident Report Form should be completed and submitted to:

Renaissance Specialty Insurance at claims@renspecialty.com or call the emergency hotline Phone number: 1-833-256-2569

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.

****Please document as much as possible and keep a copy of all incident related information on file for future claims handling purposes****

The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations, and exclusions of coverage.



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