

# USA FIELD HOCKEY GENERAL LIABILITY SUMMARY

Effective 12/1/2022 – 12/1/2023



## Named Insureds

USA Field Hockey and all currently registered member athletes/players, national teams, state chapters, Nexus regions, member clubs, directors, officers, umpires/officials, coaches, athletic trainers, event owners, event organizers, and volunteers, but only while acting in their capacity as such with respect to Covered Activities.

## Covered Activities

Sanctioned events and/or approved activities include the following:

1. Field hockey games, tournaments, practices, camps, clinics, and related or incidental activities that are organized, sponsored, sanctioned or approved by USA Field Hockey.
2. For USA Field Hockey member umpires/officials, coverage is extended to their officiating at any amateur field hockey competition at any level (including NCAA, high school, or other) whether or not such competition has been sanctioned by USA Field Hockey or while serving as an assignor for any field hockey related activities
3. For USA Field Hockey member clubs, coverage is extended for club sponsored or supervised activities such as club or team meetings, banquets and usual, non-hazardous fundraisers such as bake sales, car washes and other similar events.

## Coverage Summary

**General Liability:** This coverage protects against 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.

## General Liability Limits

Each Occurrence – Bodily Injury and Property Damage:	\$1,000,000
General Aggregate – <b>PER EVENT</b> :	\$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
Abuse-Molestation – Each Occurrence:	\$1,000,000
Abuse-Molestation – Aggregate:	\$2,000,000

## Notable Terms and Conditions

- Additional Insured – Certificate Holders (per written contract)
- Additional Insured – Designated Person or Organization (per written contract)
- Waiver of Transfer of Rights of Recovery Against Others to Us
- Primary and Noncontributory when required by written contract
- Amendment of Coverage Territory – Worldwide Coverage
- Exclusion – Medical Payments
- Aggregate Limit Per Event
- Sexual Abuse & Molestation Coverage
- Participant Legal Liability Included, Player vs. Player Exclusion
- Fireworks Exclusion
- Employment – Related Practices Exclusion
- Asbestos Exclusion
- Radioactive Matter Exclusion
- Lead Exclusion
- Fungi and Bacteria Exclusion
- Cap of Certified Acts of Terrorism

## Underwriting Company

Arch Insurance Company  
A.M. Best Company Rating: A+ (Superior) XV

## How to Request a Certificate of Insurance

USA Field Hockey certificates of insurance are requested through the USA Field Hockey website by downloading the Club Certificate of Insurance Request Form at:

[www.teamusa.org/usa-field-hockey/membership/types-of-membership/club-membership/policies-and-forms](http://www.teamusa.org/usa-field-hockey/membership/types-of-membership/club-membership/policies-and-forms)

## 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 USA Field Hockey.

The form is available at:

[www.teamusa.org/usa-field-hockey/membership/types-of-membership/club-membership/policies-and-forms](http://www.teamusa.org/usa-field-hockey/membership/types-of-membership/club-membership/policies-and-forms)

Please contact Caitie Tornes ([ctornes@usafieldhockey.com](mailto:ctornes@usafieldhockey.com)) for additional information.

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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