



# USA TAEKWONDO PROGRAM GENERAL LIABILITY SUMMARY OF INSURANCE

Effective 2/1/2024 – 2/1/2025

## Named Insureds

USA Taekwondo, USA Taekwondo individual members, member clubs (defined as those that have more than 35 registered members), national teams, employees, board of directors, coaches, medical staff, trainers, referees, committees, and volunteers, but only while acting in their capacity as such with respect to events or other approved activities that are sanctioned or approved by USA Taekwondo.

## Covered Activities

USA Taekwondo Sanctioned/Approved events, National team competitions and tournaments, USA Taekwondo sponsored camps, clinics and competitions, practices and all necessary and usual ancillary activities such as registration, warm-up and pre-event instruction, award ceremonies/banquets and occasional non-hazardous fundraising events. Approved events and activities also include USA Taekwondo member club practices and other activities that are common to USA Taekwondo member clubs.

## 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.

## General Liability Limits

Each Occurrence – Bodily Injury and Property Damage:	\$2,000,000
General Aggregate – <b>PER EVENT</b> :	\$4,000,000
Policy Aggregate Cap	\$10,000,000
Personal and Advertising Injury Limit:	\$2,000,000
Products and Completed Operations Aggregate:	\$2,000,000
Damage to Premises Rented to You (30 or fewer consecutive days)	\$2,000,000
Participant Legal Liability:	INCLUDED
Medical Expense (any one person):	EXCLUDED
Abuse-Molestation – Each Occurrence:	\$1,000,000
Abuse-Molestation – Aggregate:	\$1,000,000

## Notable Terms and Conditions

- Additional Insured – Certificate Holders (written contract)
- Additional Insured – Owners and/or Lessors of Premises
- Additional Insured – Medical Staff
- Additional Insured – Designated Person or Organization (written contract)
- Waiver of Transfer of Rights of Recovery Against Others to Us
- 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
- Contingent Fireworks Coverage
- Employment – Related Practices Exclusion
- Asbestos Exclusion
- Radioactive Matter Exclusion
- Lead Exclusion
- Fungi and Bacteria Exclusion
- Cap of Certified Acts of Terrorism

## Underwriting Company

Accredited Surety and Casualty Company  
A.M. Best Company Rating: A- (Excellent) X

## How to Request a Certificate of Insurance

USA Taekwondo certificates of insurance are requested through the USAT membership office by emailing [membership@usa-taekwondo.us](mailto:membership@usa-taekwondo.us) or by calling 719-866-3622..

## 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: [membership@usa-taekwondo.us](mailto:membership@usa-taekwondo.us)

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.*



## EPIC Entertainment & Sports

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