PROTECTION PROGRAM FOR

FOR USA LUGE CLUBS

Your Club Insurance Benefit

As a registered USA Luge club, your club and its members are automatically included as insureds under the federation's master insurance program, at no separate cost, while acting in that capacity in connection with sanctioned luge activity. No club needs to be listed by name to be covered. Here is what that gives you and how to use it.

What your club is covered for

COVERAGE	WHAT IT DOES FOR YOUR CLUB
General Liability	$2,000,000 each occurrence / $4,000,000 general aggregate. Third-party bodily injury and property damage claims arising from your premises and operations in connection with sanctioned luge activity. Includes hired and non-owned auto.
Participant Legal Liability	$2,000,000 each occurrence, a separate dedicated limit for injury claims brought by participating athletes, with $500,000 brain injury and $500,000 spinal sub-limits.
Participant Accident Medical	$25,000 per injury, excess, plus $25,000 principal sum AD&D, for your registered members in good standing injured during covered luge activity (United States, Canada, or Mexico).
Foreign Travel Medical	$250,000 out-of-country medical per covered person; $500,000 emergency medical evacuation; $250,000 repatriation of remains. Worldwide, for your registered athletes and staff while on a USA Luge-sanctioned trip abroad.
Abuse & Misconduct Liability	$5,000,000 each claim for covered abuse and misconduct allegations, subject to SafeSport compliance.
Certificates and Additional Insured	Certificates of insurance on request for your landlords and event venues, with blanket additional-insured status and waiver of subrogation where your contract requires it.

What keeps your club's coverage in force

- Your club is a USA Luge-registered club or team in good standing.
- Your participants are registered USA Luge members in good standing (active memberships, dues current). Coverage follows active membership.
- You obtain a properly signed waiver and release from each participant before their first participation. Without it, that participant's coverage is void.
- You maintain SafeSport and Minor Athlete Abuse Prevention Policy compliance.
- The activity is sanctioned by USA Luge.

Directors and officers, cyber, sports crime, property, equipment, and employee benefits coverages protect the federation and the overall program, not your club. Your club benefit is the coverage shown above.

Getting a certificate and reporting a claim

Need a certificate for a landlord or venue? Request it through USA Luge at insurance@usaluge.org. USA Luge confirms your club and that the event is sanctioned, and Golden issues the certificate. To report an incident, contact USA Luge at insurance@usaluge.org, and report early even if you are unsure. Reference policy SEIC-USLA-MASTER-2026-001. The claims team makes the official coverage determination. Additional insurance information lives at usaluge.org/insurance.