USA WRESTLING SECONDARY SPORTS ACCIDENT INSURANCE SUMMARY

Effective 09/01/2026 – 09/01/2027

Eligible Persons
Class I - All Active Full, Traditional, and High Performance Athlete members of USA Wrestling

Class II - All Wrestling Leaders (coaches and officials), Limited Folkstyle and Open License members, volunteers, and foreign participants of USA Wrestling

Class III - All active Members of the Senior National Team

Coverage is effective when you have completed and paid for your membership online.

Covered Activities
While participating in wrestling and wrestling related activities, practices, and events that are sanctioned or approved by USA Wrestling. Direct and uninterrupted group travel is included.

Coverage is also provided while participating in non-sanctioned events that are formally scheduled, supervised, and conducted by a recognized sports organization, association, civic group, or school, and its rules must be in force. Coverage while at non-sanctioned events extends to: Athlete Members – while competing, and Wrestling Leaders Members – while coaching and/or officiating.

Coverage Summary
The USA Wrestling Secondary Sports Accident insurance provides Accident Medical Expense, Accidental Death & Dismemberment (AD&D), and Paralysis benefits to **Eligible Persons** who are injured while participating in USA Wrestling **Covered Activities**.

If an accidental injury results in an Eligible Person requiring medical treatment by a physician within 90 days of the accident, the policy will pay the reasonable and customary charges for medically necessary covered services. Coverage is not provided for sickness or pre-existing conditions. Covered services include such services as: hospital, emergency room, physician, nurse, ambulance, x-ray, lab, physical therapy and prescription medications.

Medical expenses must be incurred within 104 weeks of the date of the accident. The accident medical expense coverage is secondary to any other available medical/health insurance and will only pay after primary insurance has processed the expense. Coverage is subject to a $500 out-of-pocket deductible per accident, followed by 20% coinsurance on the first $10,000 after the deductible. Thereafter, covered expenses are paid at 100% up to the maximum benefit amount. Maximum out-of-pocket expense is $2,500 per accident ($500 deductible + $2,000 coinsurance).

Benefit Summary – Class I

Accident Medical Expense Maximum Amount	$100,000
Deductible (per accident)	$500
Coinsurance	80% of first $10,000
Benefit Period	104 weeks
First Incurred Expense Requirement	within 90 days
Accidental Death & Dismemberment Maximum Amount	$50,000
Paralysis Maximum Amount	$50,000

Benefit Summary – Class II

Accident Medical Expense Maximum Amount	$50,000
Deductible (per accident)	$500
Coinsurance	80% of first $10,000
Benefit Period	104 weeks
First Incurred Expense Requirement	within 90 days
Accidental Death & Dismemberment Maximum Amount	$50,000
Paralysis Maximum Amount	$50,000

Benefit Summary – Class III
Please reach out to USA Wrestling's State Services Department for coverage amounts.

Insurance Company	National Union Fire Insurance Company
Claims Administrator	A-G Specialty Insurance
Policy Number	SRG0009162915

How to File a Secondary Sports Accident Claim
- Notice of Injury should be submitted as soon as possible, and must be filed within one year of the accident to be eligible for coverage.
- Log in to your account at www.usawmembership.com, select Go to Profiles, and then Manage Profile for the individual for whom the claim is being processed.
- Select the *Insurance Claims Tab*, click on *Submit Notice of Injury* to fill out the form, ensuring the email and contact information are accurate.
- You will receive an email from USA Wrestling regarding the next steps.

Additional Questions
For questions concerning this insurance coverage, please contact USA Wrestling at (719) 598-8181 or email info@usawrestling.org.

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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USA WRESTLING GENERAL LIABILITY INSURANCE SUMMARY

Effective 09/01/2026 – 09/01/2027

Named Insureds
The following parties are included as Named Insureds under the USA Wrestling General Liability policy:

- United States of America Wrestling Association DBA USA Wrestling
- USA Wrestling State Associations

USA Wrestling registered member athletes, wrestling leaders (including coaches, instructors, officials and club leaders), chartered/member clubs, national teams (including Olympic, Paralympic, World Championship, international teams, delegations and developmental tours), event organizers, event directors, event medical personnel, board members (including USA Wrestling directors, officers, committee members, and state association chairpersons, officers and directors); employees and event volunteers, but only while acting in their capacity as such with respect to sanctioned events and approved activities of USA Wrestling or any of its State Associations.

Coverage Summary
The USA Wrestling's General Liability policy provides coverage for the Named Insureds against liability claims brought by third parties alleging bodily injury, property damage, personal or advertising injury arising out of premises, operations, products and completed operations of the Named Insureds in connection with covered activities.

Policy includes:

- Premises Liability
- Event Liability
- Participant Legal Liability
- Spectator Liability
- Third Party Property Damage Liability
- Host Liquor Liability
- Abuse & Molestation Liability
- Drug Testing Liability
- Worldwide Coverage Territory
- Additional Insured (as required by written contract)
- Waiver of Subrogation (as required by written contract)
- Primary & Non-Contributory (as required by written contract)

General Liability Limits

Each Occurrence	$2,000,000
General Aggregate (Per Event)	$4,000,000
Personal & Advertising Injury	$2,000,000
Medical Expense	$5,000
Damage to Premises Rented to You	$2,000,000
Abuse & Molestation, Each Occurrence	$1,000,000
Abuse & Molestation, Aggregate	$2,000,000
Participant Legal Liability	INCLUDED

Underwriting Company
Clear Blue Insurance Company
A.M. Best Financial Rating: A- (Excellent)
Financial Size Category: XIII ($100 Million to $250 Million)

Certificate of Insurance
Upon approval of event sanction or club charter, you will receive a Certificate of Insurance. Additional Insured status for venues, facility owners/operators etc. can be purchased. Club and event directors will be emailed a link containing the Certificate of Insurance once the club charter, event sanction, and/or additional insured is approved by USA Wrestling.

How to File a General Liability Claim
Whenever an injury, property damage or other accident occurs during a USA Wrestling covered activity, report facts and circumstances to USA Wrestling as soon as possible.

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 Wrestling.

Collect all relevant information, including witness statements, and provide this information to USA Wrestling.

This summary is only a brief description of the coverage terms and conditions for the USA Wrestling General Liability policy. This summary in no way affects or alters the scope of coverage provided.

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USA WRESTLING GENERAL LIABILITY INSURANCE SUMMARY

Effective 09/01/2026 – 09/01/2027

What is covered under the USAW general liability policy?
The USA Wrestling General Liability will pay amounts, up to the policy limit, that an insured is legally required to pay as damages for covered bodily injury, property damage, personal injury, or advertising injury.

The bodily injury or property damage must have occurred during a covered activity.

Coverages extend to the regularly scheduled practices of USA Wrestling clubs provided such practices are not located at a home-based facility, are filed with USA Wrestling in advance, and are supervised by a coach.

The following are a few of the key coverage areas:

Bodily Injury Liability
Protects the Named Insureds against claims brought by third parties alleging bodily injury or death caused by the negligent acts or omissions of the Named Insureds.

Property Damage Liability
Protects the Named Insureds against claims brought by third parties alleging physical damage to or loss of use of tangible property caused by the negligent acts or omissions of the Named Insureds. All Commercial General Liability policies contain exclusions for damage to property in the insured's care, custody or control. Therefore, personal property used in connection with a sanctioned event would not be covered in the event of loss or damage.

Premises Liability
Protects against liability for bodily injury caused by failure to maintain safe, secure and properly maintained premises. Regardless of how or why a person enters a property, property owners may be held liable if injury occurs.

Participant Legal Liability
Protects the Named Insureds against claims brought against that insured for bodily injury to a participant while practicing for or participating in any USA Wrestling sanctioned event.

Host Liquor Liability
Protects the Named Insureds against liability associated with serving alcohol on a complimentary basis to adults of legal drinking age. The laws vary by state, but most provide that a party which serves alcoholic beverages is liable for injury or damage caused by an intoxicated person if it can be established that the party serving the alcohol caused or contributed to the intoxication of the person. If alcohol is going to be for sale during a sanctioned event, the party selling the alcohol will need to secure an appropriate liquor license and carry Liquor Liability coverage. The USA Wrestling General Liability program does not provide coverage for liability arising out of the sale of alcoholic beverages.

Abuse & Molestation Liability
Protects the Named Insureds against claims alleging liability for actual or threatened abuse or molestation by anyone or any person while in the care, custody or control of any insured, or the Named Insured's negligent employment, investigation, supervision, reporting or failure to report to the proper authorities, retention of a person for whom any insured is or ever was legally responsible. This coverage will not pay any claim or defense costs on behalf of any person who personally takes part in inflicting physical or sexual abuse, sexual molestation, sexual exploitation or sexual injury upon another person; or on behalf of any person who remains passive upon gaining knowledge of any alleged physical or sexual abuse, sexual molestation, sexual exploitation, or sexual injury committed by an employee, member or volunteer of the Named Insured organizations.

Understanding When Coverage Would NOT Apply
Please be aware that USA Wrestling's insurance program does not provide coverage for every situation. Examples of exposures that are not covered include, but are not limited to:

- Wrestling activities conducted in a private home or residential setting.
- Organizations that offer wrestling as part of a broader multi-sport or multi-activity program.
- Claims arising from intentional misconduct, willful violations, or criminal acts.
- Automobile liability and physical damage (collision) claims. USA Wrestling's general liability policy does not include auto coverage. Clubs that use rented, borrowed, or employee-owned vehicles for club business should consider purchasing hired and non-owned auto liability coverage. Additionally, all drivers should be properly licensed and maintain adequate personal automobile insurance.
- Directors and officers liability exposures for club leadership, including board members and officers, are not covered under USA Wrestling's insurance policies.

Because each organization's risk profile is unique, we strongly recommend consulting with a qualified local insurance professional to review your operations and discuss additional insurance solutions that may be appropriate for exposures not covered by USA Wrestling's policies.

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