

CLUBS: General Liability Summary of Insurance

Effective 1/1/2026-1/1/2027

Policyholder

USA Triathlon of Colorado (Clubs)
5825 Delmonico Drive, Ste 200
Colorado Springs, CO 80919

Company

Accredited Surety & Casualty Co. – AM Best “A-” Rated

Other Named Insureds

USA Triathlon of Colorado (USAT) Clubs that have completed an application and paid the appropriate premium for their sponsored and supervised club activities including practices, fundraisers, and administrative meetings, but not including activities that are sanctioned or approved USAT events. Club members are insureds while participating in sponsored and supervised club activities.

Coverage Summary

General Liability: This policy provides insurance for covered clubs from claims resulting from bodily injury, personal injury, or property damage liability, subject to policy exclusions. Claims may include judgments, attorney fees, court costs or other related expenses.

General Liability Limits

Each Occurrence-Bodily Injury & Property Damage	\$1,000,000
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises	\$1,000,000
Medical Expense	Excluded
Deductible	NIL
Participant Legal Liability (Each Occurrence)	Included
Participant Legal Liability (Aggregate)	Included
Abuse & Molestation (Each Incident)	\$1,000,000**
Abuse & Molestation (Aggregate)	\$2,000,000**

** Limits are included in and are not in addition to the Occurrence and General Aggregate Limits noted above.

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Notable Endorsements Included

- **Additional Insured – Designated Person or Organization:** Any person or legal entity with which you have a written contract, agreement or permit which requires that you name the contracting party as an additional insured.
- **Additional Insured – Owners, Lessees, or Contract – Scheduled Person or Organization:** Any person or legal entity with which you have a written contract, agreement or permit which requires that you name the contracting party as an additional insured
- **Additional Insured – Managers or Lessors of Premises:** Any person or legal entity with which you have a written contract, agreement or permit which requires that you name the contracting party as an additional insured
- **Additional Insured – State or Governmental Agency or Subdivision or Political Subdivision – Permits or Authorizations:** When required by written contract, use agreement, local ordinance or regulation
- **Additional Insured – Sports Trainers** (requires \$100,000 minimum insurance carried by the sports trainers)
- **Additional Insured:** Any person or legal entity in which you have a written contract, agreement or permit which requires that you name the contracting party as an additional insured.
- **Blanket Additional Insured – Vendors Endorsement:** but only with respect to “bodily injury” or “property damage” caused by “your products” which are distributed or sold in the regular course of the vendor’s business, subject to additional specific exclusions
- **Instructors, Coaches, & Officials – Broadened Coverage** (excludes sale of pharmaceuticals and nutritional counseling)
- **Primary and Non-Contributory – Other Insurance Condition**
- **Property Damage to Premises Rented To you for up to 30 days**
- **Terrorism Included**
- **Waiver of Transfer of Rights of Recovery Against Others to Us:** Any person or organization with whom the named insured has agreed by written contract to furnish this waiver.
- **Worldwide Coverage Territory**

Notable Exclusions

- Amusement Devices (3rd Party Operators must carry insurance)
- Cyber Incident Liability
- Communicable Disease
- Cross Liability
- Employment Related Practices
- Fungi or Bacteria
- Liquor Liability
- Total Pollution: (limited exception for Pool Chemicals)
- Medical Payments
- Total Pollution
- Unmanned Aircraft (example: Drones)
- Workers’ Compensation and Employers Liability

**Note: Club must be a registered and paid member of USA Triathlon.
Club members are not required to be members of USA Triathlon.**

CLUBS: Participant Accident Summary of Insurance

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Policyholder

USA Triathlon of Colorado - Clubs
5825 Delmonico Drive, Ste 200
Colorado Springs, CO 80919

Company

United States Fire Ins Company – AM Best “A+” Rated

Class of Eligible Persons

Class 1 Rostered member athletes and rostered volunteers of registered USA Triathlon of Colorado (USAT) Clubs in good standing that are enrolled under the policy who have primary insurance. 100% participation is required. (100% of club membership must be reported for insurance premium calculation purposes).

Class 2 Rostered member athletes and rostered volunteers of registered USA Triathlon of Colorado (USAT) Clubs in good standing that are enrolled under the policy who do not have primary insurance. 100% participation is required (100% of club membership must be reported for insurance premium calculation purposes).

Description of Hazards/Covered Activities

Registered Club Members and Volunteers are covered while participating in Club activities which are sponsored and supervised by the Member Club, including swimming, bicycling, running and additional sport disciplines pertaining to the sport of triathlon which have been approved by USA Triathlon of Colorado.

Club activities consist of practices, club meetings and fundraisers that are:

- 1) Officially scheduled by an Officer OR Coach of the participating Club

AND

- 2) Have a minimum of two member participants (not including the coach or official supervising the practice session). If a practice session is scheduled and two or more participants sign up but only one participant attends, this session remains a covered activity, provided it was a pre-scheduled club session. One-on-one or individual coaching sessions are not intended to be covered Club Activities.

Covered Club activities do not include the following:

- 1) Activities that are not sanctioned or approved USAT events

AND

- 2) Competitive events open to the public which utilize timing equipment and present awards.

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Mandatory Accident Medical Insurance

Scope of Coverage	Full Excess Plan - 100% Usual, Reasonable & Customary (URC)
Benefit Period	52 Weeks
First Treatment	Within 90 days of injury*
Maximum Benefit Amount Per Injury	\$25,000
Deductible	Class 1 \$1,000; Class 2 \$1,000

*An **Injury** means "bodily harm which results, directly and independently of disease or bodily infirmity, from an Accident."

*An **Accident** means "a sudden, unforeseeable external event which:

1. Causes Injury to one of more Covered Persons; and
2. Occurs while coverage is in effect for the Covered Person."

Accident Medical Expense Benefits (URC = Usual, Reasonable & Customary)

Hospital Room & Board Daily Maximum Benefit	100% URC of a Semiprivate Room
Intensive Care Room & Board	100% URC
Hospital Miscellaneous Benefit	100% URC
Pre-Admission Testing Benefit	100% URC
In-Patient Surgical Benefits:	
Primary Surgeons Maximum Benefit Amount	100% URC
Assistant Surgeon Benefit	100% URC
Out-Patient Surgery Benefits:	
Outpatient Primary Surgeons Maximum Benefit Amount	100% URC
Outpatient Surgical Facility Maximum Benefit	100% URC
Outpatient Surgical Facility Maximum Benefit	100% URC
Emergency Room Benefit	100% URC
Anesthesia Benefit	100% URC
Physician's Visits In and Out of Hospital	100% URC
X-Ray Benefit	100% URC
Laboratory Benefit	100% URC
Nursing Benefit Amount	100% URC
Outpatient Physiotherapy Benefit	100% URC
Ambulance Benefit Amount	100% URC
Dental Treatment for Injury Only	100% URC
Heart & Circulatory Malfunction Benefit	\$25,000
Outpatient Prescription Drug Benefit	100% URC Payable per prescription

Accidental Death & Dismemberment Benefits

Principal Sum	\$10,000
Aggregate	Unlimited
Time Period for Loss	365 Days

Premium

Based on Rate Per Member Rate \$2.00 Per member
(Subject to \$200 Per Club Minimum)
Premiums 100% earned at policy inception

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Notable Exclusions

Sickness and Disease

Dental Care or treatment other than care of sound, natural teeth required on account of injury resulting from an accident

Treatment of a hernia

Elective or cosmetic surgery

Claims Administration

Administrative Concepts Inc.

DISCLAIMER: 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.