

**USAT CLUB PROGRAM  
GENERAL LIABILITY SUMMARY OF INSURANCE**  
Effective 1/1/2024 – 1/1/2025



**Named Insureds**

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

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 insured while participating in sponsored and supervised club activities.

**Clubs will make their best efforts to inform club members of the benefits of USA Triathlon annual membership and will share this with club members.**

**Covered Activities**

Club sponsored and supervised club activities including swimming, bicycling, running and the additional sport disciplines pertaining to the sport of triathlon which have been approved by USA Triathlon. Club activities consist of practices, club meetings and fundraisers but not including activities that are sanctioned or approved USAT events or competitive events open to the public which utilize timing equipment and present awards. Club activities must be officially scheduled by an officer of the participating club and have a minimum of three (3) member participants.

**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.

**Host Liquor Liability:** This coverage is used to insure against claims arising from the serving of liquor at meetings or functions as long as you do not sell, manufacture, or distribute alcoholic beverages as a business.

**General Liability Limits**

Each Occurrence - Bodily Injury and Property Damage:	\$1,000,000
General Aggregate – <b>PER CLUB:</b>	\$2,000,000
Personal and Advertising Injury Limit:	\$1,000,000
Products and Completed Operations Aggregate:	\$2,000,000
Damage to Premises Rented to You (7 Days or Less):	\$1,000,000
Participant Liability	Included
Abuse & Molestation Per Occurrence	\$1,000,000
Abuse & Molestation Annual Aggregate	\$2,000,000
Medical Expense (any one person):	EXCLUDED

**Notable Endorsements & Exclusions**

- Additional Insured – Certificate Holders as required by written contract.
- Additional Insured – Designated Person or Organization
- Additional Insured – Owners, Lessees, or Contractors – Scheduled Person or Organization
- Lack of Valid Waiver – Limitation of Coverage
- Communicable Disease Exclusion
- Exclusion of Coverage Afforded Under Another Policy (USAT Association, Ironman, Coaches policy)
- Employment – Related Practices Exclusion

**Underwriting Company**

Accredited Surety & Casualty Co.  
Rated "A-" by A.M. Best Company

**How to Enroll in Coverage**

- Login to your personal account at: <https://member.usatriathlon.org/dashboard>
- Click on the club in the middle column of the main landing page.
- Select the blue "Renew Membership" in the club manager page.
- Update club information and continue.
- On Club Personnel Page: Review the "Active Club Personnel" list and remove any individuals who are no longer in a position requiring SafeSport training.
- On the Club Personal Page: Select NO to all three questions if there are no new individuals that meet the requirements to take SafeSport training.
- Select Certified Club, then continue.
- Sign waivers and submit payment.
- Once you have completed your registration/renewal, you will receive a link to the insurance marketplace site within 48 hours, as well as a password to enter. From here, follow the insurance purchase flow as described in the short video from USAT, and you are all set!
- The Proof of Insurance (Certificate of Insurance) will be issued by IOA once they have received confirmation that payment has been received and their team has confirmed the accuracy of the information provided by USAT and the Club.
- For any inquiries, please reach out to Jeremy Marquez, [Jeremy.marquez@usatriathlon.org](mailto:Jeremy.marquez@usatriathlon.org)

**How to Request a Certificate of Insurance**

- Email Certificate request to [USATriathlon@ioausa.com](mailto:USATriathlon@ioausa.com). Information needed for certificate:
  - a. Club Name
  - b. Certificate Holder Name and Address
  - c. Email address of the person who should receive the certificate.

**How to File a General Liability Claim**

When an injury, property damage or other accident occurs during a covered activity, an Incident Report Form should be completed and submitted to:

Insurance Office of America  
1855 W. State Road 434  
Longwood, FL 32750  
Phone: 407.998.4274 / Fax: 321.214.6552  
Email: [USATriathlon@ioausa.com](mailto:USATriathlon@ioausa.com)

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.

***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.***



**Insurance Office of America**

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Longwood, FL 32750  
407.998.4274 (Telephone)  
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[www.ioausa.com](http://www.ioausa.com)

Email: [USATriathlon@ioausa.com](mailto:USATriathlon@ioausa.com)