

## Frequently Asked Questions

### What types of coverage are available for my club?

Please refer to the Summary of Insurance.

### Can I purchase either General Liability or Participant Accident Coverage separately for my club?

No, the coverage must be purchased together.

### Do all club members need to sign a waiver for the club to obtain valid insurance coverage?

Although not required, it is best practice and highly advised that each club member and volunteer signs a waiver.

Please contact USAT if you have questions about waivers ([clubs@usatriathlon.org](mailto:clubs@usatriathlon.org)).

### What activities does Club Insurance cover?

Club activities which are sponsored and supervised by the Member Club, include 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.

Club activities do not include

- 1) Activities that are sanctioned or approved USAT events

**OR**

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

### Does the club insurance cover all practices?

It is required that all club activities be sponsored and supervised, i.e., someone responsible should be “in charge” of the sessions. Activities are to be officially scheduled by an officer or coach of the participating club and have a minimum of two member participants present. If a practice is scheduled and two or more participants sign up but only one participant attends the session, this session would be still covered by insurance, provided it was a pre-scheduled session. One-on-one or individual coaching sessions are not intended to be covered “Club Activities”.

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### **Should a roster of members be maintained?**

Yes, each club should keep a record (i.e., roster) of all club members and, where appropriate, the club's volunteers. In the event of a loss, the insurance carrier has the right to ask the Club for the roster of club members to ensure that the relevant member was a rostered member at the time of the loss.

### **What information should the roster contain?**

At a minimum the roster should contain each member's full name, address, and contact information.

### **Are volunteers covered?**

Yes, volunteers are covered if they are rostered with the club; this can include a volunteer sign-in sheet for specific event(s).

### **Do club members need to be members of USA Triathlon?**

No, neither club members nor club volunteers need to hold a current USA Triathlon membership. From an insurance standpoint, club members and volunteers are those who are rostered with the insured club.

### **Can Fairly Group write insurance coverage for my club outside of what USA Triathlon offers?**

For clubs requiring liability limits beyond those offered in the USAT Program, a separate insurance placement is necessary. Fairly Group can assist with this once a completed application is provided by the club. For all other insurance needs, we recommend reaching out to a local agent.

**For Questions Related to Club Insurance policies, please contact Fairly Group at [USATriathlon@FairlyGroup.com](mailto:USATriathlon@FairlyGroup.com)**