



GENERAL LIABILITY INSURANCE

General Liability for USA Team Handball members

Golden has partnered with USA Team Handball to provide a General Liability program that delivers value without sacrificing the protection you need. Golden runs on a carrier model, not a broker model, so the program is one governed policy with a single partner behind it. Limits are matched or exceeded versus the prior program.

Commercial General Liability limits

EACH OCCURRENCE

\$5 million

GENERAL AGGREGATE

\$5 million

DEDUCTIBLE

\$0PRODUCTS & COMPLETED
OPERATIONS AGGREGATE**\$5 million**PERSONAL & ADVERTISING
INJURY**\$5 million**MEDICAL PAYMENTS (COVERAGE
C)**\$5,000 per person**
(designated premises: the
USA Team Handball
national office)DAMAGE TO PREMISES RENTED
TO YOU**\$2 million, any one
premises**

HIRED & NON-OWNED AUTO

\$1 million each accident

EMPLOYEE BENEFITS LIABILITY

**\$2 million each employee /
\$2 million aggregate**

PARTICIPANT LEGAL LIABILITY

**Included; follows the \$5
million each-occurrence
limit and is written within
the General Liability limits**

Abuse and misconduct liability

Sexual abuse and molestation is provided as a separate, dedicated coverage part (not a General Liability sublimit), written on a claims-made basis, with SafeSport compliance as a condition of coverage.

EACH CLAIM

\$2 million each claim

AGGREGATE

\$4 million aggregate

Deductibles and retentions

COVERAGE	DEDUCTIBLE / RETENTION
General Liability	\$0, first-dollar
Employee Benefits Liability	\$1,000 each claim
Abuse and Misconduct Liability	\$5,000 each claim

Professional liability is not included under the General Liability coverage part. Coach and instructor errors and omissions is provided as a separate coverage part at \$1 million each claim / \$1 million aggregate (\$5,000 retention, claims-made). Limits matched or exceeded versus the prior program. Final terms, limits, sublimits, and endorsements are per the issued policy.

Covered activities

General Liability protects active USA Team Handball clubs and members from a variety of claims, including bodily injury, property damage, and personal and advertising injury, arising from your club's sanctioned activities. USA Team Handball sanctioned events include:

- ◆ Activities sponsored, organized, scheduled, supervised, or otherwise sanctioned by USA Team Handball, including practices, training sessions, camps, clinics, tryouts, competitions, exhibitions, and team meetings.
- ◆ National, regional, and local events sanctioned by USA Team Handball.
- ◆ Supervised and sponsored travel to and from covered activities.
- ◆ Registered coaches, instructors, referees, officials, paid and contracted staff, and volunteers while performing assigned duties.
- ◆ Parents and legal guardians acting as designated chaperones for registered participants under 18.
- ◆ USA Team Handball trial members within their trial membership period.

Need a certificate of insurance?

Venues, tournaments, and landlords often require one. Request standard certificates through the member portal at [USATH COI LOOKUP URL]; they issue automatically, typically in minutes.

Questions about the policy or how to file a claim can be directed to claims@getgolden.insure or 914-546-5336. This information is provided as an overview of the program and is intended for general information only. It does not interpret specific coverages and does not include complete policy definitions, terms, or conditions. The actual insurance policy (SEIC-USATH-MASTER-2026-001) must always be consulted for full coverage details and analysis. Coverage is subject to the terms, conditions, sublimits, and exclusions of the issued policy. USA Team Handball Protection Program, powered by Golden, backed by Corgi. Issued by Sports and Entertainment Insurance Company, Inc. (SEIC).