



FOR USA LUGE CLUBS

Club Insurance FAQ

Quick answers to the questions clubs ask most. For the full picture, see your Club Benefit Overview, and reach USA Luge at insurance@usaluge.org.

1 Did my coverage change?

Your program moved to Golden, backed by Corgi, on August 1, 2026, with no gap in coverage and prior acts preserved. As a registered club, you and your members are covered automatically while running sanctioned luge activity.

2 What does my club insurance include?

General liability, participant legal liability, participant accident medical, foreign travel medical for sanctioned trips abroad, and abuse and misconduct, plus certificates of insurance for your landlords and venues. See the Club Benefit Overview for limits.

3 How do I get a certificate (COI)?

Request it through USA Luge at insurance@usaluge.org. USA Luge confirms your club and that the event is sanctioned, and Golden issues the certificate, including additional-insured status where your contract requires it.

4 What activities are covered?

Activity sanctioned by USA Luge: practices, camps, clinics, tryouts, competitions, and supervised sanctioned travel to and from them.

5 Does every participant need to be a USA Luge member?

Yes. Coverage follows active membership in good standing, and you must obtain a signed waiver and release from each participant before their first participation. Without it, that participant's coverage is void.

6 What if our club travels to compete in another country?

Liability is worldwide for sanctioned activity. Participant accident medical applies in the United States, Canada, or Mexico. Foreign travel medical covers registered athletes and staff on a USA Luge-sanctioned trip abroad. Loop in USA Luge to get the travel sanctioned before you go, so coverage attaches.

7 How do I file a claim?

Report to USA Luge at insurance@usaluge.org early, even if you are unsure it qualifies. For an injury, use the Participant Accident Claim Form and instructions. The claims team makes the official coverage determination.

8 What is not part of my club benefit?

Directors and officers, property, equipment, cyber, sports crime, and employee benefits coverages protect the federation, not your club. Non-luge activities and non-members are not covered.

9 Who do I contact?

USA Luge at insurance@usaluge.org. Everything for the program lives at usaluge.org/insurance.

This information is provided as an overview of the USA Luge insurance 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-USLA-MASTER-2026-001) must always be consulted for full coverage details. Coverage is subject to the terms, conditions, sublimits, retentions, and exclusions of the issued policy. USA Luge Insurance Program, powered by Golden, backed by Corgi. Administered by Golden Protection Partners, a brand of Corgi Insurance Services, Inc.; issued by Sports and Entertainment Insurance Company, Inc.