

# COACHES LIABILITY PROGRAM OVERVIEW

Revised 1/1/2026



## Named Insureds

USA-WSWS certified instructors/coaches who have satisfied the Eligibility Requirements below.

## Eligibility Requirements

The following eligibility requirements apply to the USA-WSWS Coaches Liability Insurance Program:

- Must be a current USA-WSWS active member.
- Must be a USA-WSWS certified Level 1 Instructor, Level 2 Instructor or Level 3 Coach. (Note: Junior Level 1 instructors are not eligible for this program)
- Must have successfully completed the online abuse & molestation awareness and prevention training.
- Must have completed and passed the online background screening process.

## Policy Term

1/1/2026-1/1/2027

## Annual Cost

USA-WSWS is covering the cost for all eligible coaches and instructors.

## Additional Insureds

USA-WSWS and its associations, sport disciplines and divisions. Other Additional Insureds where required by written contract (blanket basis). Other Additional Insureds as requested and approved.

## Covered Activities

Coverage applies with respect to coaching, training, counseling and related activity within the scope of certification in the various USA-WSWS sports disciplines.

*Note: Each instructor/coach is responsible for making sure that appropriate Waiver & Release of Liability Forms are signed by all students/participants (and from parents/legal guardians in the case of minors) in water ski lessons, clinics or skills training.*

## Coverage Summary

The program provides General Liability coverage for USA-WSWS certified instructors/coaches with respect to Covered Activities. Coverages include:

Bodily Injury Liability  
Property Damage Liability (third party)  
Personal & Advertising Injury Liability  
Products-Completed Operations Liability  
Participant Legal Liability  
Instructors & Coaches – Broadened Coverage  
Abuse & Molestation Coverage (defense included)  
Watercraft (under 58ft) Liability (non-owned boats only)  
TRIA/Terrorism Coverage

## Policy Limits

Each Occurrence Limit	\$1,000,000
General Aggregate Limit (per coach)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You (7 days)	\$1,000,000
Abuse & Molestation Coverage	\$1,000,000
Participant Legal Liability*	Included
Medical Expense Limit (any one person)	Excluded
Deductible*	None

*\*Failure to obtain a property signed waiver & release form from a student/participant in lessons/clinics will result in a deductible of \$10,000 applicable to any subsequent claim.*

## Underwriting Company

Clear Blue Insurance Company  
A.M. Best Financial Rating: A- (Excellent)

## Exclusions

Exclusions include, but are not limited to:

- Medical Expenses (for any person)
- Communicable Diseases
- Participant vs. Participant claims
- Coaching activity outside of the scope of certification by USA-WSWS in the various USA-WSWS sport disciplines
- Any claims arising out of USA-WSWS sanctioned events (*since this coverage is afforded through the USA-WSWS Sanctioned Events insurance program*)

## Incident/Claim Reporting Procedures

Whenever an injury, property damage or other accident occurs during a Covered Activity, an Incident Report Form should be completed and submitted to:

USA Water Ski & Wake Sports, Inc.  
ATTN: Membership Services Dept.  
2701 Lake Myrtle Park Road  
Auburndale, FL 33823-9360  
(863) 325-8259 Facsimile  
[memberservices@usawaterski.org](mailto:memberservices@usawaterski.org)

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 to USA-WSWS.

Prompt reporting of incidents provides the insurance company with a head start in evaluating and resolving these matters, where possible, and ensures that the strongest possible defense can be provided in the event that a claim or lawsuit is filed.

*This summary is only a brief description of the coverage terms and conditions under the program. This summary in no way affects or alters the scope of coverage provided by the policy.*



## EPIC Entertainment & Sports

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# COACHES LIABILITY PROGRAM OVERVIEW



## FREQUENTLY ASKED QUESTIONS (FAQs)

### What coverage is provided through this program?

The USA-WSWS Coaches Liability Program provides General Liability insurance coverage to USA-WSWS certified instructors/coaches with respect to their coaching, training, counseling and related activities within the various USA-WSWS sports disciplines.

### Why do I need this insurance?

This insurance will protect you from potential liability arising out of your coaching activities. Anyone providing water ski instruction at any level from beginner to advanced, on a paid or volunteer basis, has legal liability. The policy provides General Liability coverage for third party claims alleging bodily injury and property damage arising from your coaching activity, and your professional services arising out of your coaching, instruction, training and related activities.

### Does this insurance cover legal fees?

Yes. With respect to covered claims, the insurance company will pay for the cost of defending a lawsuit brought against you alleging damages as a result of your coaching activities, subject to the terms, limits and conditions of the policy. For most claims, defense coverage is provided in addition to the limits of liability under the policy.

**What are some examples of claims that have been brought against coaches that would be covered by this insurance?** Lawsuits have been brought against coaches alleging bodily injury, disability, wrongful death, pain & suffering, loss of income, etc. Claimants often allege improper coaching advice and guidance, inadequate instruction, etc.

### Why is USA-WSWS offering this insurance?

USA-WSWS is providing this coverage as a valuable benefit to its certified instructors and coaches who have satisfied all the eligibility requirements.

### Is this program available to USA-WSWS Jr. Level 1 Instructors (ages 16 and 17)?

No. Jr. Level 1 instructors are not eligible for this program.

### Do I need to enroll in the program?

No. Coverage is automatically provided to all USA-WSWS certified instructors and coaches who are in good standing and meet all the eligibility requirements.

### When will my insurance go into effect?

Your insurance goes into effect once you obtain your USA-WSWS certification and meet all the eligibility requirements.

### When will my coverage expire?

The current insurance program will expire on 1/1/2027, or if you fail to maintain your membership and certification.

### Does this insurance program cover me during USA-WSWS sanctioned events?

No. USA-WSWS has separate insurance programs covering sanctioned events. Coaches and instructors are included as insureds under the USA-WSWS sanctioned event policies.

### Does this policy provide coverage for coaching activity outside of the U.S.A.?

Yes. The policy has been written with a worldwide coverage territory. The "Coverage Territory" is defined as anywhere in the world with the exception of any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America.

### Does this insurance program eliminate the need for me to purchase boat insurance?

No. You must continue to purchase boat insurance on any boats you own or lease. If you are using a boat you do not own or lease, then the policy provides non-owned watercraft liability coverage, but the coverage is secondary to the boat insurance maintained by the boat's owner.

### If I am driving a ski boat owned by a camp or ski school while teaching a class/clinic, am I covered if I am involved in a boating accident?

Yes. The policy provides liability coverage for use and operation of non-owned watercraft less than 50 feet in length and not being used to carry persons or property for a charge. This coverage is excess over any other valid and collectible insurance.

### If I am employed by a camp/ski school, can I add them as an additional insured on the policy?

Yes, but the coverage is secondary to any insurance which the camp/ski school maintains for its coaches.

### Will this policy cover medical expenses incurred by one of my students as a result of an accident/injury?

No. The policy does not cover medical expenses, unless you are found legally liable for the student's injuries.

### Do I need to obtain signed waiver & release of liability forms from students in water ski lessons or clinics that I teach?

Yes. This is for your protection and benefit. If you do not obtain signed waivers from your students (or from parents/legal guardians in the case of minors), your coverage will be subject to a \$10,000 deductible per claim.



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