



1/1/2024 – 2025 version

USA Judo General Liability Coverage Highlights

Insurer	SiriusPoint America Insurance Company
General Liability Limit Summary	<ul style="list-style-type: none"> • Each Occurrence Limit: \$5,000,000 • General Aggregate limit: \$5,000,000

The most that can be paid for any one occurrence (e.g., one accident) is \$5,000,000 on the General Liability policy. Defense costs, which often comprise all, or the majority of, dollars paid in the event of a lawsuit, do NOT deplete the General Liability policy limits.

The following provides a breakdown of how the limits are delivered by the General Liability policy.

General Liability Limits of Insurance	
Description	Amount
Each Occurrence Limit	\$5,000,000
Damage to Premises Rented to You Limit	\$1,000,000 (Any one premises)
Medical Expense Limit	\$5,000 (Any one person)
Personal & Advertising Injury	\$1,000,000 (Any one person or organization)
General Aggregate Limit	\$5,000,000
Products & Completed Operations Aggregate	\$1,000,000

Sexual Abuse and Molestation Liability Limits of Insurance*	
Description	Amount
Occurrence Limit	\$1,000,000
Aggregate Limit	\$2,000,000

**These limits are part of, and not in addition to, the Limits of Insurance shown on the Declarations. Upon exhaustion of the Aggregate Limit stated in the SAM Endorsement and/or the General Aggregate stated in the policy declarations, we shall have no obligation to make any further payments to or on behalf of the insured for defense, indemnification or otherwise.*

This is a general overview of insurance coverage that applies for the USA Judo’s Participant Accident Policy. It is not a complete explanation of all policy provisions or specifics of the policy benefits. No coverage is extended, and no representations are made, other than what is stated in the actual insurance policies.



GENERAL LIABILITY SCOPE OF COVERAGE

Who is insured?

- Your members are also insureds, but only with respect to the conduct of your business
- Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors
- Members of the governing body and/or its appointed officers
- Association, League, Team, Camp or School Officers or Officials
- Coaches, Managers, Trainers and their Assistants
- Game Officials and Referees, except for independent contractors who are paid a fee for their services
- Statisticians and scorers, except for independent contractors who are paid a fee for their services
- Groundskeepers and ushers
- Concession and refreshment stand workers, except for independent contractors who are paid a fee for their services
- Individual participants and players, with exceptions

When does Coverage Apply?

- For the purposes of this policy "Sanctioned and Approved" events means the organization, promotion, administration and conduct of events and related activities that are sanctioned or approved by USA Judo, Inc. including necessary and incidental activities such as event set up and tear down, concessions, awards ceremonies, etc. and customary ancillary activities such as occasional fund-raising events, dinners, awards banquets, and planning sessions. Sanctioned or approved practices conducted by and directly supervised by registered member coach or members in American Traditional Jujutsu Association sanctioned events.



Coverage does not apply to losses arising from:

- Any breach of duty or negligent act, error, omission, malpractice, or mistake in the rendering of, or failure to render, any professional services.
- Animal(s)
- Events exceeding 15,000 Admissions.
- The rendering, or failure to render, babysitting, childcare services, day care services, or any other activity involving the care or supervision of children.
- One participant against another participant or the spouse, child, parent, legal guardian, brother, sister of that participant as a consequence of the claim/suit
- Fireworks, explosives, pyrotechnic devices, or any incendiary device
- Aircraft, Auto, or Watercraft
- The rendering of or malpractice or mistake of a professional nature committed by any "sports trainer". "Sports trainer" means a trainer employed by the insured or working on the insured's behalf who carries out the practice of prevention or rehabilitation of injuries incurred by athletes.
- The ownership, maintenance, operation, or use of any tanning equipment.
- Cross Suits
- Fungi or Bacteria
- Assault and/or Battery
- Chromated Copper Arsenate
- Asbestos
- Employee Retirement Income Security Act
- Expected or intended from the standpoint of the insured
- Known, continuous or progressive injury/damage
- Lead
- MTBE and other Fuel Oxygenates
- Radioactive Matter
- Subsidence, settling, sinking, slipping, falling away, caving in, shifting, eroding, mud flow, rising, tilting, or any other movement of land or earth
- Wildfire
- Organic Pathogen, Mold, or Fungus
- Punitive Damages, Fines, and Penalties
- Unmanned Aircraft
- Communicable Disease Exclusion
- Coverage C – Medical Payments doesn't apply
- Employment-Related Practices
- Pollution
- Disclosure of Confidential or Personal Information and Data Liability Exclusion
- Silica or Silica-Related Dust
- Carnivals, Circuses, and Fairs
- Nuclear Energy



If you are considering organizing a non-sanctioned event or competition, we recommend you contact U.S.A Judo to confirm the event/competition is eligible for coverage.

Note: All activities must comply with appropriate USA Judo rules and procedures as set forth in the USA Judo sanction procedures and requirements posted [here](#).

Other Activities that fall outside the scope of USA Judo's Coverage:

- Automobiles/Transportation – No coverage. Automobile/Transportation coverage is excluded for losses arising out of the use of an automobile and therefore, all activities involving automobiles are not covered (including transportation of USA Judo club members). It is recommended that USA Judo clubs secure automobile liability coverage for transportation exposures.
- Standard Business Exposures – No coverage. The USA Judo insurance program does not replace the need for a club to secure insurance for its overall business operations. You may find a need for business-related coverages such as property, crime, workers compensation/employer's liability, media liability and cyber liability.