



## Clubs: General Liability Summary of Insurance

Effective 1/1/2025-1/1/2026

### Policyholder

USA Triathlon of Colorado (Clubs)  
5825 Delmonico Drive, Ste 200  
Colorado Springs, CO 80909

### Company

Accredited Surety & Casualty Co. – AM Best “A” Rated

### Other Named Insureds

USA Triathlon of Colorado (USAT Clubs) that have completed an application and paid the appropriate premium for their sponsored and supervised club activities including practices, fundraisers, and administrative meetings, but not including activities that are sanctioned or approved USAT events. Club members are insured while participating in sponsored and supervised club activities.

### Description of Covered Activities

Club sponsored and supervised club activities including swimming, bicycling, running and the additional sport disciplines pertaining to the sport of triathlon which have been approved by USA Triathlon. Club activities consist of practices, club meetings and fundraisers but not including activities that are sanctioned or approved USA Triathlon events or competitive events open to the public which utilize timing equipment and present awards. Club activities must be officially scheduled by an officer of the participating club and have a minimum of three (3) member participants.

### Coverage Summary

General Liability: This coverage protects your club from claims arising from alleged bodily injury, personal injury, or property damage liability, subject to policy exclusions. Coverage payments can include judgements, attorney fees, court cost or other related expenses.

### General Liability Limits

Each Occurrence-Bodily Injury & Property Damage:	\$1,000,000
General Aggregate	\$2,000,000
Policy Aggregate Cap	\$15,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises	\$1,000,000
Medical Expense	Excluded
Deductible	NIL

Participant Legal Liability (Each Occurrence)	Included
Participant Legal Liability (Aggregate)	Included

Abuse & Molestation (Each Incident):	\$1,000,000**
Abuse & Molestation (Aggregate)	\$2,000,000**

**\*\*Policy aggregate Cap does not apply to this coverage**

## Notable Endorsements Included

- Additional Insured – Certificate Holders as required by written contract.
- Additional Insured – Designated Person or Organization as required by written contract, agreement, or permit.
- Additional Insured – Owners, Lessees, or Contract – Scheduled Person or Organization as required by contract.
- Additional Insured – Managers or Lessors of Premises as required by written contract, agreement or permit
- Additional Insured – State or Governmental Agency or Subdivision or Political Subdivision – Permits or Authorizations – When required by written contract, use agreement, local ordinance or regulation.
- Additional Insured – Sports Trainer
- Blanket Additional Insured
- Blanket Additional Insured – Vendors Endorsement
- Commercial General Liability Broadening Endorsement
- Crisis Response Coverage (\$25,000 Limit)
- Emergency Medical Treatment
- Instructors, Coaches, & Officials – Broadened Coverage
- Primary and Non-Contributory – Other Insurance Condition
- Property Damage to Premises Rented To you for up to 30 days.
- Terrorism Included
- Waiver of Transfer of Rights of Recovery Against Others To Us – as required by written contract
- Worldwide Coverage Territory

## Notable Exclusions

- Amusement Devices
- Communicable Disease
- Cross Liability
- Employment Related Practices
- Fungi or Bacteria
- Liquor Liability
- Medical Payments
- Total Pollution
- Unmanned Aircraft (example: Drones)
- Workers' Compensation and Employers Liability

**Note: Club must be a registered and paid member of USA Triathlon.**

DISCLAIMER: The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations, and exclusions of coverage.

## Clubs: Participant Accident Summary of Insurance

Effective 1/1/2025-1/1/2026

### Policyholder

USA Triathlon of Colorado (Clubs)  
5825 Delmonico Drive, Ste 200  
Colorado Springs, CO 80909

### Company

United States Fire Insurance Co. – AM Best “A” Rated

### Class of Eligible Persons

**Class 1** Rostered member athletes and rostered volunteers of registered USA Triathlon of Colorado (USAT) Clubs in good standing that are enrolled under the policy **who have primary insurance**. 100% participation is required. (100% of club membership must be reported for insurance premium calculation purposes).

**Class 2** Rostered member athletes and rostered volunteers of registered USA Triathlon of Colorado (USAT) Clubs in good standing that are enrolled under the policy **who do not have primary insurance**. 100% participation is required (100% of club membership must be reported for insurance premium calculation purposes).

### Description of Hazards/Covered Activities

Member athletes and volunteers are covered while participating in Club activities which are sponsored and supervised by the club, including 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; must be officially scheduled by an officer of the participating club; and have a minimum of three member participants. Club Activities do not include activities that are sanctioned or approved USAT events or competitive events open to the public which utilize timing equipment and present awards.

### Mandatory Accident Medical Insurance

Scope of Coverage	Full Excess Plan - 100% Usual, Reasonable & Customary (URC)
Benefit Period	52 Weeks
First Treatment	Within 90 days of injury
Maximum Benefit Amount Per Injury	\$25,000
Deductible	Class 1 \$250; Class 2 \$1,000

### Accident Medical Expense Benefits

Hospital Room & Board Daily Maximum Benefit	100% URC
Intensive Care Room & Board	100% URC
Hospital Miscellaneous Benefit	100% URC
Pre-Admission Testing Benefit	100% URC
In-Patient Surgical Benefits	100% URC
Primary Surgeons Maximum Benefit Amount	100% URC
Assistant Surgeon Benefit	100% URC
Out-Patient Surgery Benefits	100% URC

## Accident Medical Expense Benefits Continued

Outpatient Primary Surgeons Maximum Benefit Amount	100% URC
Outpatient Surgical Facility Maximum Benefit	100% URC
Outpatient Surgical Facility Maximum Benefit	100% URC
Emergency Room Benefit	100% URC
Anesthesia Benefit	100% URC
Physician's Visits In and Out of Hospital	100% URC
X-Ray Benefit	100% URC
Laboratory Benefit	100% URC
Nursing Benefit Amount	100% URC
Outpatient Physiotherapy Benefit	100% URC
Ambulance Benefit Amount	100% URC
Dental Treatment for Injury Only	100% URC

## Additional Accident Benefits

Heart & Circulatory Malfunction Benefit	\$25,000
Outpatient Prescription Drug Benefit	100% URC

## Accidental Death & Dismemberment Benefits

Principal Sum	\$10,000
Aggregate	Unlimited
Time Period For Loss	365 Days

## Premium

Based on Rate Per Member (Subject to \$150 Per Club Minimum)  
Premiums 100% earned at policy inception

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