



USA Weightlifting General Liability Summary

Program Effective 3/1/2025 – 3/1/2026

Coverage Summary:

- The USA Weightlifting Commercial General Liability policy provides coverage for the Named Insureds against liability claims brought by third parties alleging bodily injury, property damage, personal or advertising injury arising out of premises, operations, products and completed operations of the Named Insureds in connection with Covered Activities.

Covered Activities:

- Sanctioned events and/or approved activities include directly scheduled tournaments, practices, camps, clinics, and related activities that are organized, sponsored, sanctioned and/or approved by USA Weightlifting, Inc.

Named Insureds:

- USA Weightlifting, Inc. (USAW)

Additional Insureds:

- 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, Groundskeepers and Ushers, individual participants and players ... except for independent contractors who are paid a fee for their services.

Policy Limits:

- General Liability Program		
o Per Occurrence Limit	-----	\$5,000,000
o General Aggregate Limit	-----	\$5,000,000
o Personal & Advertising Injury	-----	\$1,000,000
o Products-Completed Operations Agg	-----	\$1,000,000
o Damage to Premises Rented to You	-----	\$1,000,000
o Abuse and Molestation per Occ.	-----	\$1,000,000
o Abuse and Molestation Aggregate	-----	\$2,000,000
o Participant Legal Liability per Occ.	-----	\$1,000,000
o Participant Legal Liability Aggregate	-----	\$2,000,000
*Total Policy Limits Equal \$5,000,000		

**This summary is only a brief description of the coverage terms, conditions, and exclusions for the USA Weightlifting General Liability policy. This summary in no way affects or alters the scope of coverage provided. Please reach out to USA Weightlifting for any questions on actual terms, conditions, and exclusions.*



Coverage Highlights

Commercial General Liability:

- will pay amounts up to the policy limit that an insured is legally required to pay as damages for covered bodily injury, property damage, personal injury, or advertising injury. The bodily injury or property damage must have occurred during a covered activity.

Bodily Injury:

- means bodily injury, sickness, or disease sustained by a person (including death resulting from any of these at any time) for the legal liability of an insured. The general liability policy specifically excludes medical payments for injuries suffered in a sanctioned event as this is covered under a separate participant accident medical policy.

Property Damage:

- means physical damage to tangible property of others, including resulting loss of use of that property for the legal liability of an insured.

Personal Injury:

- means injury, other than bodily injury, arising out of libel, slander, defamation of character, invasion of privacy, wrongful eviction, wrongful entry, false arrest, wrongful detention or imprisonment, and malicious prosecution for which the insured is legally liable.

Participant Legal Liability:

- is defined as those sums that the named insured becomes legally obligated to pay because of actions brought against that named insured for "bodily injury" or "property damage" by a participant participating in sanctioned events by the Named Insured.

Coverage Endorsements:

- Event Liability
- Participant Legal Liability
- Spectator Liability
- Host Liquor Liability – *complimentary serving only*
- Abuse & Molestation Liability – *per perpetrator limit*
- Additional Insured per Written Contract – *as requested and approved*

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Exclusions

- Bodily Injury or Property Damage expected or intended from the standpoint of the Insured (deliberate acts causing injury or damage).
- Bodily Injury or Property Damage arising out of ownership, maintenance, use or entrustment to others of any auto. (Auto coverage should be provided by the owner's automobile policy). For vehicles rented (hired), it will be necessary to purchase the additional insurance provided by the rental car agency.
- Property Damage for property which is in the care, custody or control of, owned by, rented to or leased to an insured.
- Product Liability is excluded for sale of equipment manufactured by you or others to your specifications.
- Medical payments coverage.
- Asbestos related claims.
- Pollution related claims.
- Sexual Abuse and Molestation Limitations. Per occurrence, per perpetrator
- No participant or player is an insured with respect to a claim or "suit" brought by another player or participant.

Program Details

Insurance Carrier:

- SiriusPoint America Insurance Company
- A.M. Best Financial Rating: A- (Excellent)
- Financial Size Category: XV (\$2 Billion or Greater)

Insurance Administrator:

- Lockton Companies

How to File a General Liability Claim:

- Whenever an injury, property damage or other accident occurs during a USA Weightlifting covered activity, an Incident Report Form should be completed and submitted to the National Office:
 - o USA Weightlifting
1 Olympic Plaza
Colorado Springs, CO 80903
 - o Ph #: (719) 866-4508
 - o Fax #: (719) 866-4741
- 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 Weightlifting.

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