U.S. Ski and Snowboard

CLIP and Other Insurance Coverage Considerations
I. Overview of Youth Sport Insurance
II. Club Liability Insurance Program (CLIP)
III. Sport Accident Policy
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Youth Sport Insurance

- Different Insurers
- Stricter Underwriting Requirements
- Changes in Coverage
- Reduction of Limits
- Safe Sport and SAM Claims
- Ski Resort Relationships and their Insurance
General Liability Coverage – Bodily Injury or Property Damage of Others

Limits – How much the Insurer will pay
$5,000,000 – Each Occurrence
$5,000,000 – Aggregate per Club
$1,000,000 – Participant Legal Liability
$5,000,000 – Participant Legal Liability Aggregate
$1,000,000 – Sexual Abuse and Misconduct
$1,000,000 – Sexual Abuse and Misconduct Aggregate

* There is no deductible or Self-Insured Retention for your Club for this policy period.
CLIP

Who is Eligible?
U.S. Ski and Snowboard member Clubs – Subject to minimum standards

Who Is Insured?
U.S. Ski & Snowboard member club and its current members who participate in the CLIP program while acting in their capacity as such on behalf of those clubs.

What activities are covered?
• U.S. Ski & Snowboard sanctioned events: All U.S. Ski & Snowboard sanctioned events require 100% membership (visiting participants not permitted).
• Ski and snowboarding competitions
• Training to compete and conditioning to compete in ski and snowboard competition that is supervised by a U.S. Ski & Snowboard CLIP Member Club representative
• Club activities supervised by a representative of a U.S. Ski & Snowboard CLIP Member club, including fundraising activities that are not otherwise excluded.
What Activities are not covered?

- Non-ski and/or snowboarding related events or competitions sanctioned by organizations other than a ski and snowboarding organization
- Events normally conducted under U.S. Ski & Snowboard sanction/schedule agreements for which no sanction/schedule agreement is in place
- Any activity other than camping, meetings, and award banquets, that does not involve athletics
- Paintball
- Skydiving
- Bungee jumping
- White-water rafting
- Outdoor rock climbing
- Skateboarding, unless such activity takes place at a commercial skate park facility and organized by the CLIP Member Club
- Rock-wall climbing unless such activities are supervised by a professional instructor and organized by the CLIP Member Club
- Surfing unless such activities are supervised by a professional instructor and organized by the CLIP Member Club
- Ropes course unless such activities are supervised by a professional instructor and organized by the CLIP Member Club
- Fireworks
- Big Mountain Events
- Telemark Events
- Biathlon Events
- Any events involving firearms
- Ski Touring or skiing in the backcountry on unmarked or unpatrolled areas.
Sport Accident Coverage

Excess Accident Medical Coverage – What does that mean?

$25,000 – Limit
The 1st $6,250 of benefits is payable at 80% of allowable expense, the next $20,000 is payable at 100% of allowable expense.

$2,000 (per person/injury) deductible

Coverage is included with your Membership provided valid primary medical coverage is in place
Other Coverage Considerations

- Auto Liability
- Property
- Directors & Officers/ Employment Practices
- Crime
- Cyber
Other Coverage Considerations

How do I add D&O, Property, Auto, etc. insurance for my Club?

Contact any of the following:

membership@usskiandsnowboard.org

https://buckner.com/national-governing-bodies/

adavidson@buckner.com

NGB-APPS@buckner.com

or

801-937-6700
Questions
Risk Shouldn’t Dim Opportunity