



## *Potential Additional Coverages*

As a U.S. Ski & Snowboard CLIP Club member, you get certain coverages subsidized through U.S. Ski & Snowboard's current insurance program. There are potential additional insurance coverages not provided through the NGB's insurance program that your club may want to obtain through your local small business agent. Below are the most common coverages an organization often needs; however, this is not a comprehensive list of all possible coverages that you may need.

### Property

Property coverage can help protect your business's building, as well as any commercial property surrounding the building and the contents within. These assets may include signage, furniture, equipment, and other business personal property. If a covered event—such as a fire, burst pipe, storm damage or vandalism—damages or destroys your business's building or its contents, commercial property insurance can recoup the cost of rebuilding, repairing or replacing the property.

### Auto

This type of coverage can provide protection for the vehicles your business uses to conduct its operations—including cars, vans, etc. Commercial auto insurance typically includes three forms of coverage:

- Auto liability coverage can cover medical expenses and legal costs in the event that you or an employee causes an accident that injures another person or damages their property.
- Collision and comprehensive coverage can recoup the price of repairing your business's vehicle(s) after an accident or other covered event.
- Uninsured and underinsured motorist coverage can help pay for any vehicle damages or injuries that result from an accident caused by a driver who doesn't carry adequate insurance (if any).

### Workers' Compensation

In the event that one of your employees experiences an occupational injury or illness, workers' compensation insurance can cover their associated medical expenses and rehabilitation costs, and sometimes recoup a portion of their lost wages from the incident. This coverage is required in most states, although specific policy standards vary.

### Business Travel Accident (BTA)

This type of coverage is designed to help protect employees that travel anywhere in the world on business as they may need help if they become ill, injured, or concerned for their safety. BTA helps fill gaps in coverage and care for employees by combining a broad collection of valuable insurance benefits and services into a single package, which often includes Accidental Death & Dismemberment, Emergency Evacuation, and 24/7 access to medical and travel assistant services.

## Executive Risk

Executive Risk coverage protects individuals and organizations from the risks of serving in executive positions. Executive Risk solutions include:

### *Directors & Officers Liability (D&O)*

This type of insurance can provide officers and board members coverage for damages (settlements or awards) and defense costs that arise from lawsuits alleging various wrongful acts, such as actual or alleged management errors or omission, deceptive actions, or breach of duties.

### *Employment Practices Liability (EPL)*

EPL protects by providing coverage for your organization, directors, officers and employees for actual or alleged employment wrongful acts, such as discriminatory actions or failure to enforce adequate workplace policies.

### *Errors & Omissions (E&O)*

This is professional liability insurance that protects your organization and employees against claims of inadequate work or negligent actions.

## How to Obtain Additional Coverages

To obtain coverage for your club's additional insurance exposures please reach out to your local small business agent.