



UNCOMMONLY INDEPENDENT

## *U.S. Ski & Snowboard club liability insurance program (CLIP): Frequently asked questions*

### Who is the insurance broker?

- Lockton Companies

### What are the policy limits?

- General liability
  - \$5,000,000 each occurrence
  - \$5,000,000 aggregate per club
  - Please note that sexual abuse and molestation claims have a \$1,000,000 per occurrence and aggregate limit; participant liability including brain injury has a \$5,000,000 per occurrence and \$5,000,000 aggregate limit.

### How do occurrence and general aggregate limits work?

- An occurrence limit is the most the policy will pay for any one occurrence (e.g., one accident).
- The general aggregate applies on an annual basis and is the maximum amount that the general liability policy will pay in claims during the policy period for any club. The \$5,000,000 aggregate limit could be exhausted by one large claim of \$5,000,000 or multiple claims resulting in a settlement or judgment (e.g. five separate \$1,000,000 judgements or ten separate \$500,000 judgments, as an example).
- While the \$5,000,000 aggregate limit could theoretically be exhausted (i.e., one large claim or a series of claims equal to or greater than \$5,000,000), such is not anticipated nor has U.S. Ski & Snowboard's insurance program ever come close to exhausting a policy limit.

### Is sexual abuse and molestation coverage provided under U.S. Ski & Snowboard's insurance program?

Sexual abuse and molestation is included in the General Liability policy subject to a \$1,000,000 per occurrence limit and \$1,000,000 in the aggregate.

### Is one-on-one travel between a coach and minor athlete allowed?

One-on-one travel between minor athletes and adult coaches is not allowed.

### What types of club activities are covered by the CLIP?

- The general liability policy includes coverage for most regular club activities such as dryland training, camps, club level races, fundraisers, and regular on-hill training. Exclusions may apply. See CLIP coverage summary for policy details.

## Do defense costs associated with a claim/lawsuit deplete the policy aggregate?

- No. Defense costs, which often comprise all or the majority of losses in the event of a lawsuit, do NOT deplete the general liability policy limits. For example, if a CLIP club is sued and it costs \$2,000,000 to defend the suit and there is a settlement of \$100,000, the portion of the CLIP club's general aggregate that is "used" by this claim is \$100,000.

## Has U.S. Ski & Snowboard's policy limit or aggregate ever been exhausted in a policy year?

- As far back as 1998, there is no record of any USSS or U.S. Ski & Snowboard policy limit being exhausted.

## Who in my club is required to hold a U.S. Ski & Snowboard membership?

- Membership is required for athletes, competitors, coaches, staff, Board of Directors, unless otherwise deemed exempt, or anyone who is in regular contact with or in a position of authority over athletes.

## How will fees be determined?

- Fees will be assessed based on your estimate of total participants and then reconciled with your actual participant count toward the end of the season. If there are discrepancies, you will be billed/credited at the end of the season.

## My online roster shows members who are no longer affiliated with my club and others who are missing that I know are U.S. Ski & Snowboard members. How do I get this corrected so that I am including only the correct people?

- Easy, just email [membership@usskiandsnowboard.org](mailto:membership@usskiandsnowboard.org) with the member's name and U.S. Ski & Snowboard number and indicate if they should be added or deleted and we will take care of it.

## How about individuals who volunteer with my club, do they need to be U.S. Ski & Snowboard members?

- Yes, if they are in regular contact with or in a position of authority over athletes. However, there are many benefits included to offset the costs. Volunteers in regular contact with or in a position of authority over athletes volunteering at the club level may purchase the club volunteer membership. This membership provides general liability coverage as it pertains to U.S. Ski & Snowboard/CLIP club activities including legal defense costs if they were to be named individually in a lawsuit, excess participant accident coverage to help limit their out-of-pocket medical costs in the case of a covered accident, U.S. Ski & Snowboard member partner discounts, and more. The volunteer membership includes background screening, SafeSport training and the benefits mentioned above.

## I read about self-insured retention in the insurance summary. Who pays the retention in the event of a claim? The club, the individual or U.S. Ski & Snowboard and is the legal defense subject to the same retention?

- No self-insured retention applies for the current policy term.