

USA TRACK & FIELD GENERAL LIABILITY INSURANCE FOR OFFICIALS PROGRAM SUMMARY OF INSURANCE

Effective 11/1/2019 – 11/1/2020



Named Insureds

USA Track & Field, Inc.
USA Track & Field members listed as "Certified Officials" in the USA Track & Field membership database, but only while acting in their capacity as officials during sports events organized by recognized sports organizations, leagues and associations.

Note: Coverage does not extend to registered member certified officials while acting in their capacity as such during USA Track & Field sanctioned activities.

Exposure

Directors and Officers of non-profit organizations have a personal liability exposure by virtue of their management of the organization and its financial assets. Employment related matters, breach of duty, and errors and omissions when making business decisions are hazards faced by nonprofit organizations nationwide.

Coverage Summary

General Liability: This coverage protects your business from claims arising from alleged bodily injury, personal injury or property damage liability. It includes protection for services you render or products you sell. Coverage payments can include judgments, attorney fees, court costs, or other related expenses.

Premises/Operations: This coverage is used to insure against claims arising out of your ownership, maintenance or use of premises including any operations that are in progress.

Products/Completed Operations: This coverage is used to insure against claims arising out of bodily injury and property damage that results from products you have sold, manufactured, handled, distributed or disposed of; or for work you have performed, provided the accident occurs away from premises you own or rent.

Host Liquor Liability: This coverage is used to insure against claims arising from the serving of liquor at meetings or functions as long as you do not sell, manufacture or distribute alcoholic beverages as a business.

Limits of Liability

General Aggregate Limit – Per Official (Other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented To You (7 Days or Less)	\$100,000
Medical Expense Limit (Any One Person)	EXCLUDED
Participant Legal Liability*	INCLUDED
Abuse-Molestation Per Occurrence/Aggregate*	\$1,000,000
Certified Acts of Terrorism*	INCLUDED

*These limits are included in and are not in addition to the limits shown for Each Occurrence and General Aggregate Limit on this policy.

Underwriting Company

Philadelphia Indemnity Insurance Company
A.M. Best Financial Rating: A++ (Superior)
Financial Size Category: XV (\$2 billion or greater)

The insurance risk manager for this program is EPIC Entertainment & Sports, located at 2727 Paces Ferry Road, Building Two, Suite 1500, Atlanta, GA 30339. Their telephone number is (678) 324-3313. Contact at EPIC is Kelly Pribbenow for event and claims questions.

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.

EPIC Entertainment & Sports

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