



**GENERAL LIABILITY COVERAGE HIGHLIGHTS
for USA Water Ski Sanctioned Events
(revised 1/1/2012)**

Named Insureds:

The following parties are included as Named Insureds under the USA Water Ski General Liability program:

USA Water Ski, its Associations, Sport Disciplines and Divisions, and each of their respective employees, directors, officers, coaches, and volunteers.

USA Water Ski members, affiliated clubs, event organizers, directors, officials, coaches and volunteers, but only while acting in their capacity as such with respect to events or other activities that are sanctioned or approved by USA Water Ski.

The following are associations, sport disciplines & divisions of USA Water Ski: American Water Ski Association (AWSA), American Barefoot Club (ABC), American Kneeboard Association (AKA), National Collegiate Water Ski Association (NCWSA), National Show Ski Association (NSSA), National Water Ski Racing Association (NWSRA), United States Hydrofoil Association (USHA), USA Wakeboard (USW) and Water Skiers with Disabilities Association (WSDA).

Covered Activities/Sanctioned Events:

As the National Governing Body for organized water skiing and its related sports disciplines, USA Water Ski provides sanctions for tournaments, practices, exhibitions, clinics and related activities. For more information, please refer to the Event Sanctioning & Bidding link on the USA Water Ski website.

Coverage Summary:

The USA Water Ski General Liability insurance program provides legal liability protection for the benefit of the Named Insureds with respect to tournaments, practices, exhibitions, clinics and related activities sanctioned and approved by USA Water Ski. Without this coverage, the availability of private or public bodies of water for use in hosting tournaments, practices and other sanctioned events would be jeopardized.

The General Liability coverage includes:

- Bodily Injury Liability**
- Property Damage Liability (third party)**
- Personal & Advertising Injury Liability**
- Products-Completed Operations Liability**
- Premises Liability (during sanctioned events)**
- Spectator Liability**
- Participant Legal Liability**
- Drug Testing Liability**
- Watercraft Liability (non-owned boats less than 58ft in length)**
- Host Liquor Liability (complimentary serving only)**
- Abuse & Molestation Liability**
- Additional Insureds (as requested and approved)**

General Liability Policy Limits

Each Occurrence Limit *	\$1,000,000
General Aggregate Limit (applies per event)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Abuse & Molestation (each occurrence) **	\$1,000,000
Abuse & Molestation (aggregate limit) **	\$2,000,000
Medical Expenses (any one person)	Excluded
Deductible:	None

**An Umbrella Liability policy provides an additional \$4,000,000 limit each occurrence and in the aggregate excess of and on a following form basis to the primary General Liability limits of coverage, where applicable. The aggregate limit for this Umbrella Liability policy applies separately for each sanctioned event.*

***A sublimit of \$250,000 per person and \$500,000 in the aggregate applies if a background check has not been performed.*

Underwriting Company

Philadelphia Indemnity Insurance Company
A.M. Best Financial Rating: A++ (Superior)
Financial Size Category: XIV (\$1.5 Billion to \$2 Billion)

Incident Report Procedures

Whenever an injury, property damage or other accident occurs during a USA Water Ski sanctioned event, an Incident Report Form should be completed and submitted to:

USA Water Ski, Inc.
ATTN: Membership Services Dept.
1251 Holy Cow Road
Polk City, Florida 33868
(863) 325-8259 Facsimile
memberservices@usawaterski.org

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 Water Ski.

Prompt reporting of incidents provides the insurance company with a head start in evaluating and resolving these matters, where possible, and ensures that the strongest possible defense can be provided in the event that a claim or lawsuit is filed.

This summary is only a brief description of the coverage terms and conditions for the USA Water Ski General Liability policy. This summary in no way affects or alters the scope of coverage provided. For a more detailed overview of the coverage, please refer to the USA Water Ski Insurance Fact Summary.



Entertainment and Sports Insurance eXperts (ESIX)

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**PARTICIPANT ACCIDENT COVERAGE HIGHLIGHTS
for USA Water Ski Sanctioned Events
(revised 1/1/2012)**

Insured Persons:

The following individuals are eligible for coverage under the USA Water Ski Participant Accident program:

All **Active Members** (includes Elite, 25 and Older, Under 25, Family Active Head of Household, Family Active Dependent, Foreign Active and Grassroots categories) and **Guest Members** (includes Guest and Basic Skills members) while participating in USA Water Ski sanctioned events. Active members serving as Volunteers during a USA Water Ski sanctioned event are also covered.

Covered Activities:

The policy provides coverage for accidental bodily injury or accidental death & dismemberment resulting directly from members participating in a USA Water Ski sanctioned event.

Covered activities include tournaments, practices, exhibitions, clinics and related activities sanctioned and/or approved by USA Water Ski.

The coverage extends from the start of the sanctioned event through its completion, and includes direct travel to and from the event.

Coverage Summary:

The USA Water Ski Participant Accident insurance program provides Accident Medical and Accidental Death & Dismemberment (AD&D) benefits to Active and Guest members who are injured while participating in USA Water Ski sanctioned events.

Coverage does not include loss from pre-existing conditions or from competing in non-sanctioned events. If an accidental bodily injury results in an Insured Person requiring medical care and treatment within 90 days of the accident, the policy will pay the reasonable and customary medical charges of medically necessary medical services up to the benefit amount.

Medical expenses must be incurred within 104 weeks of the date of accident. The accident medical coverage is secondary to any other available medical/health insurance and is subject to a \$1,000 deductible per claim.

The Accident Medical Expense coverage does not apply to the following charges and services:

- for which the Insured Person has no obligation to pay;
- for eyeglasses, contact lenses and other vision or hearing aids;
- for any injury for which Worker's Compensation benefits or occupational injury benefits are payable;
- for treatment by a person employed or retained by the Policyholder;
- for any injury occurring while fighting, except in self defense;
- for treatment required for conditions caused by repetitive motion injuries and not as a result of an Accident, including but not limited to: Osgood-Schlatter's Disease, bursitis, chondromalacia, shin splints, and tendinitis.

Participant Accident Policy Limits

The policy pays for reasonable Accident Medical Expenses and Accidental Death & Dismemberment benefits per the schedule below:

Accidental Medical Expense Benefits

Maximum Benefit Amount	\$10,000
Deductible (per injury)	\$1,000
First Incurred Expense Duration	90 days
Benefit Duration	104 weeks

Accidental Death & Dismemberment Benefits

Accidental Death Benefit	\$15,000
Accidental Dismemberment Benefit (Principal Sum)	\$15,000
Loss must occur within	365 days
Aggregate	None

Underwriting Company

Federal Insurance Company (Chubb)
A.M. Best Financial Rating: A++ (Superior)
Financial Size Category: XV (\$2 billion or more)

Medical Claim Filing Procedures

If you are injured while participating in a USA Water Ski sanctioned event, please let the on-site Safety/Club Official or Event Organizer know of your injury so that an Incident Report form can be prepared. If an Incident Report is not prepared to document your injury, your claim may be denied by the Participant Accident carrier.

Should you require medical treatment as a result of your injury, the on-site Safety/Club Official or Event Organizer will provide you with a Medical Claim form.

The Incident Report form and the Medical Claim form for sanctioned events are also available to all USA Water Ski affiliated Clubs and USA Water Ski Members under the Insurance Resources/Sanctioned Events links on the USA Water Ski web site: www.usawaterski.org.

This summary is only a brief description of the coverage and benefits provided under the USA Water Ski Participant Accident policy. All claims are subject to policy provisions, limitations and exclusions. For a more detailed overview of the coverage, please refer to the USA Water Ski Insurance Fact Summary.



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