



1 Victory Lane, Box 100, Park City UT 84060

Phone 435-647-2666 Fax 435-647-2052

membership@ussa.org

www.us skiandsnowboard.org

U.S. Ski & Snowboard Club Liability Insurance Program-Frequently Asked Questions:

Q – Who is the Insurance Broker?

A – The Buckner Company

Q - What are the policy limits?

A - General Liability: \$1,000,000 Each Occurrence

\$5,000,000 Policy Aggregate, \$2,000,000 Per Location Aggregate. The per Location aggregate applies separately to each location.

Please note that sexual abuse and molestation claims have a \$2,000,000 aggregate limit; Brain injury claims have a \$2,000,000 aggregate limit, including defense costs;

-Excess Liability:

\$5,000,000 each occurrence and aggregate (U.S. Ski & Snowboard may purchase higher/lower limits at its discretion). Please note that the excess policy excludes sexual abuse, molestation and brain injury claims.

Q – How do occurrence and general aggregate limits work?

A – An occurrence limit is the most the policy will pay for any one occurrence (e.g., one accident). The excess policy increases the limit of liability by \$5,000,000. For example, if a CLIP club claim results in a settlement or judgement in the amount of \$2,000,000, \$1,000,000 will be paid from the general liability policy and the remaining \$1,000,000 from the excess liability policy. While the \$5,000,000 excess liability policy 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.

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. In order for a CLIP club to exhaust the \$5,000,000 aggregate limit, a CLIP club would have to have multiple claims resulting in a settlement or judgment (e.g., two separate \$1,000,000 judgments or four separate \$500,000 judgments, as an example).

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

A – A separate Sexual Abuse and Molestation policy is in force with a \$1,000,000 per victim limit and \$1,000,000 in the aggregate. The excess liability policy excludes all claims for abuse and molestation.

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

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



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Q – Is coverage for neurodegenerative injuries covered under U.S. Ski & Snowboard’s insurance program?

A - The general liability policy includes coverage for neurodegenerative injuries with a \$1,000,000 occurrence limit and a \$2,000,000 aggregate limit. Defense costs are included within the limit. The excess liability policy does not include coverage for neurodegenerative injuries.

Q – What types of club activities are covered?

A – 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. Some exclusions apply. See CLIP Coverage Summary for policy details.

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

A - 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. There is an exception to this for brain injury claims. Defense costs for brain injury claims are within the limit.

Q - Has U.S. Ski & Snowboard’s policy limit or aggregate ever been exhausted in a policy year?

A – As far back as 1998, there is no record of any USSA policy limit being exhausted

Q – Who in my club is required to hold a U.S. Ski & Snowboard Membership?

A - Membership is required for competitors or anyone who is in frequent contact with or in a position of authority over athletes. Reporting is easy.

Q - How will fees be determined?

A - 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.

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

A - Easy, just email 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.

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

A - Yes, but there are many benefits included to offset the costs involved. Individuals in frequent 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.



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Q - 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?

A – Each club assumes responsibility for the retention.

Q - What if I have an accident or serious injury to report? Who do I contact?

A – Suzanne Rieske suzanne.rieski@uskiandsnowboard.org or 435.649.9090 at U.S. Ski & Snowboard can assist you with accident reporting during regular business hours. In the case of a serious incident or after hour's emergency, you can contact The Buckner Company directly at USSS@buckner.com or by phone at 801 937-6695.

Q – How do participating clubs go about obtaining certificates of insurance?

A – Participating clubs may submit requests for certificates of Insurance along with the CLIP application each season. Additional certificates may be requested by emailing the [Request for Certificate of Insurance](#) form to certs.usss@buckner.com. This document may also be found on the Buckner website at buckner.com/us-ski-and-snowboard.