

## Policy Exclusions/Restrictions\*

1. Bodily Injury or Property Damage expected or intended from the standpoint of the Insured (deliberate acts to injure/damage).
2. Bodily Injury or Property Damage arising out of ownership, maintenance, use or entrustment to others of any auto. (Auto coverage should be provided by the owner's automobile policy. If the auto is rented, it would be necessary to purchase the additional insurance provided by the rental agency; to have previously put a rider on your personal auto policy; or to put the rental car on a type of credit card which automatically provides the user with the necessary insurance).
3. The policy does not apply to any event/activity, workout or organized practice except when scheduled under the direct physical supervision of a coach or staff member approved by the Named Insured.
4. Property Damage to property in the care, custody or control of, owned by, rented to or leased to an insured.
5. Product Liability is excluded for sale of equipment manufactured by you or others to your design specifications.
6. Drug testing shall be covered, but only if the testing program is conducted strictly in accordance with the "United States Anti-Doping Agency" policies and procedures.
7. All asbestos-related claims are excluded.
8. Pollution-related claims are excluded.

\*Note: This is not intended as a comprehensive list of exclusions. Other exclusions may apply.

**The above is a general summary of the benefits provided. It is not meant to be a complete explanation of all the provisions of the policy or the specific benefits. No coverage is extended and no representations are made by the policy.**

## Club Coverage:

- \$1,000,000 Commercial General Liability during:
  - Supervised Club Practices
  - Supervised Club Competitions
  - Supervised Club Instruction

## Event Coverage:

- \$1,000,000 Commercial General Liability during participation in USAB Sanctioned Events

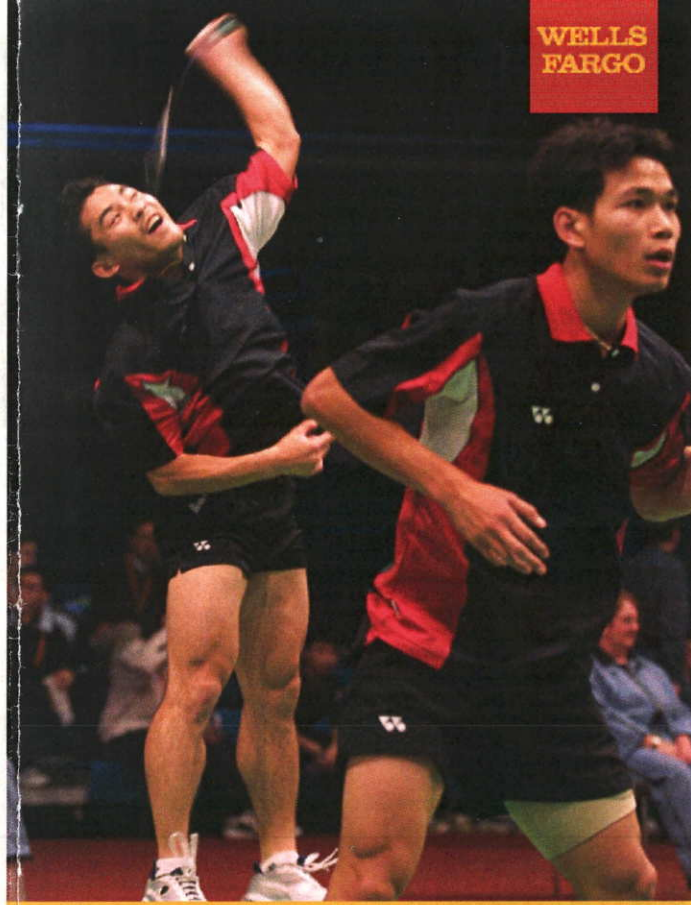
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### Wells Fargo Insurance Services

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## Benefit Summary For USA Badminton Liability Insurance Program

Wells Fargo Insurance Services



## Liability Insurance Program

Insurance Carrier: Markel Insurance Company

Managing Underwriter: Bollinger Insurance

Named Insured: USA Badminton and USAB Members Club

Covered Activities: All duly scheduled, sanctioned and supervised events/activities of the Insured Organization and it's member clubs.

## Limits of Insurance:

General Liability - Each Occurrence - \*\$1,000,000

Aggregate Limit - None  
(other than Products/Completed Operations)

Products/Completed Operations Aggregate - \$1,000,000

Personal & Advertising Injury - \$1,000,000

Fire Damage Limit - \$300,000

Medical Expense Limit - \$5,000

Special Conditions: Waiver and Release of Liability must be signed by each participant prior to participating in any sports activity.



## Description of Coverage:

The General Liability Insurance Program provides commercial general liability insurance coverage for liability imposed by law, up to the policy limit. The liability must stem from an occurrence which results in Bodily Injury to members of the public, or damage to their property. The Company will provide defense even if the allegations of the suit are groundless, false or fraudulent.

The coverage is broadened by the following extensions:

- Contractual Liability covers legal liability for Bodily Injury or Property Damage arising from certain written contracts relating to your usual operation. All contracts should be reviewed by USAB and/or Acordia prior to being signed.
- Participant Legal Liability protects against suits brought by Participants in covered activities. Participants include athletes, volunteers, coaches, team leaders, managers, staff members, team workers, and game officials who have been granted proper authorization to enter any restricted area(s) both during practices for or while participating in any competition or exhibition sponsored and/or sanctioned by a Named Insured.
- Personal/Advertising Injury covers your legal obligations for injury to others from: a) drug testing [in conjunction with the "United States Anti-Doping Agency"]; b) false arrest, detention, imprisonment or malicious prosecution; c) libel, slander, defamation or violation of right of privacy; d) wrongful entry or eviction or other invasion of right of private occupation.
- Host Liquor Liability provides coverage for damage arising out of the providing (not selling) of alcoholic beverages by or on behalf of the insured during a covered activity.

- Fire Legal Liability provides Property Damage Liability Insurance of \$300,000 for losses arising out of fire to real property rented to or temporarily occupied by the Named Insured with the permission of the owner. This does NOT take the place of property insurance.
- Incidental Medical Malpractice Liability covers the Insured's Legal Liability arising out of rendering or failing to render certain emergency medical services. NOTE: This coverage does NOT apply to licensed medical providers employed by you or working on your behalf.
- Worldwide Liability extends the policy territory to anywhere in the world.
- Additional Persons Insured broadens the Named Insured to include employees and volunteers of the Insured while acting within the scope of their duties.
- Medical Payments coverage provides for medical expenses from Bodily Injury caused by an accident; however, coverage is excluded for persons participating in athletics, volunteers and for any Insured. NOTE: This coverage does not apply for participants of the Member Clubs. It is not "sports accident" coverages for participants but instead applies to spectators or other third parties injured by or during covered activities.

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