



## Coaches Insurance Program

The coaches' insurance program provides Commercial General Liability (CGL) coverage for enrolled coaches while conducting coaching activities. The CGL policy pays defense costs as well as those sums the insured coach becomes legally liable to pay as damages because of bodily injury, personal injury, or property damage.

In addition, the program provides Excess Accident Medical coverage for the coach should they sustain an injury while coaching during a covered activity.

### Coverage Summary

**Named Insured:** United States Figure Skating Member Coaches who have enrolled in the program and paid the appropriate premium.

**Covered Activities:** All figure skating instruction, including related instruction such as strength, harness, conditioning, ballet/modern/jazz dance, in-line skating, plyometrics, power skating, and power hockey, by insured member coaches/instructors of United States Figure Skating Association and/or United States Figure Skating Learn to Skate USA.

### Commercial General Liability Limits:

General Aggregate	\$5,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premise Rented Limit	\$500,000
Medical Expense Limit	Excluded
Participant Legal Liability	\$1,000,000
Sexual Abuse and Molestation per Occurrence	\$500,000
Sexual Abuse and Molestation Aggregate	\$500,000

**Notable Exclusions:** Administration of Drugs or Steroids, Fireworks, Cross Suits, Fungi, Assault & Battery, Asbestos, Punitive Damages, Unmanned Aircraft, Overnight Camps, Inflatable Amusement Devices, Parades – Riding on Floats

### Excess Accident Medical Schedule of Benefits:

Excess Accident Medical Expense Maximum:	\$50,000 per injury
Deductible per Injury:	\$1,000
Benefit Period:	52 weeks
Accidental Death and Dismemberment:	\$10,000

To purchase coverage through Players Health, click [HERE](#).