

**United States of America Rugby Football Union, Ltd DBA: USA Rugby**  
**GENERAL LIABILITY SUMMARY OF INSURANCE**  
Effective 9/01/2020 – 1/01/2021



#### Named Insured

The following parties are included as Named Insureds under the USA Rugby General Liability policy:

National Rugby Association of the United States dba USA Rugby

Members of the governing body and/or their appointed (including volunteer workers or individuals paid less than \$5,000 per year for their assistance), Association, League, Team, Camp or School Officers or Officials; Coaches, Managers, Trainers and their

Assistants, Member Clubs, Game Officials and Referees; Statisticians and Scorers; Groundskeepers and Ushers; Volunteer Workers; Concession and Refreshment Stand Worker; and individual Participants and Players

Coverage not included for independent contractors who are paid a fee for their services.

*A "sanctioned or approved event" is one that has been approved by USA Rugby.*

#### Covered Activities

USA Rugby sanctioned and approved events.

#### Coverage Summary

**General Liability:** This coverage protects your business from claims arising from alleged bodily injury, personal injury or property damage liability. 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.

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

**Coverage under this policy is excess over any homeowners, tenants, personal liability or personal umbrella coverage available to any coach, manager, trainer and assistants, officials, referees, statisticians, scorers, groundskeepers, ushers, volunteer workers, participants and players.**

#### Notable Endorsements

- Sports & Recreation Professional Liability
- Additional Insured – Certificate Holders
- Aggregate Limit Per Event
- Employment-Related Practices Exclusion
- Exclusion of Coverage Afforded Under Another Policy
- Waiver & Release System Requirement

#### General Liability Limits

Each Occurrence:	\$1,000,000
General Aggregate (per event):	\$3,000,000
Personal and Advertising Injury:	\$1,000,000
Products/Completed Operations Aggregate:	\$2,000,000
Damage to Premises Rented to You:	\$1,000,000
Participant Legal Liability:	INCLUDED
Medical Expense (any one person):	\$1,000
Abuse-Molestation Each Occurrence:	\$1,000,000
Abuse-Molestation Aggregate:	\$2,000,000
Excess Liability Occurrence / Aggregate:	\$4m / \$8m

#### Underwriting Company

Everest National Insurance Company

#### How to Request a Certificate of Insurance

USA Rugby Sanctioned Event Liability certificates can be requested as follows:

- Certificates of insurance should be requested through the USA Rugby sanctioned event application process online.
- Upon approval of your sanctioned event, USA Rugby will then submit all certificate requests to Integro for processing.
- If you have questions or need revisions to an existing certificate, please contact: [memberships@usrugby.org](mailto:memberships@usrugby.org)

#### How to File a General Liability Claim

1. Complete online claims form:  
<https://app.playershealthclaims.com/login>
2. Automatically prompt Coach to sign-off "yes, this was a claim" (need to reword this)
3. USA Rugby verifies membership and sanctioned activity and automatically initiates the claim to the claims-handling company, A-G Administrators
4. Member will receive email from A-G and correspond directly with them through the life of the claim
5. Any issues, concerns or support questions, please contact:  
[insurance@usrugby.org](mailto:insurance@usrugby.org)

Phone: 303-539-0300  
[insurance@usrugby.org](mailto:insurance@usrugby.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.

**\*\*Please keep a copy of all documentation on file for claims handling purposes\*\***

*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.*