

Sports Insurance Program Summary

Insurance Certificates

GENERIC INSURANCE CERTIFICATE, is available on the internet at www.aausports.org (click on Insurance Benefit Program) for all member clubs at no cost and is their "Proof of Insurance". This certificate does not list or name any facilities as Additional Insured. A valid Club Code and Membership is required

AB INSURANCE CERTIFICATE, is available on the internet www.aausports.org (click on Insurance Benefit Program) for all AB member clubs at no cost and is their "AB Proof of Insurance". This certificate does not list or name any facilities as Additional Insured. A valid Club Code and Membership is required.

THIRD PARTY PRACTICE INSURANCE CERTIFICATE, (the third party is also known as a certificate holder, additional insured, named insured) is for all member clubs (fee required) that need to specifically name the school, gym, facility, venue, site, etc., that the club uses for practices. You will need a valid club code to apply for these certificates. You may request a third party certificate on the internet www.aausports.org (click on Insurance Benefit Program) or by mailing the application to your AAU District Office

THIRD PARTY SANCTIONED EVENT INSURANCE CERTIFICATE, (the third party is also known as a certificate holder, additional insured, named insured) is for member clubs (fee required) hosting an AAU Sanctioned Event that need to specifically name the school, gym, facility, venue, site, etc., being used for that event. The Event Sanction must have been approved and assigned an Event Sanction Code, in advance of this request. You may request a third party certificate on the internet www.aausports.org (click on Insurance Benefit Program) or by mailing the application to your AAU District Office

How to Report an Incident

An important part of the AAU's liability/accident medical insurance is the prompt and accurate reporting of incidents and claims.

- An incident is an occurrence that may result in a claim
- A claim is an actual demand for damages resulting from an accident

(a sports accident claim form can be found at www.aausports.org>Insurance)

Athlete Incidents

Minor incidents to athletes should be reported to American International Companies Sports Accident and health Claims by completing an AAU Incident Report Form. For any serious injuries, call 1-800-551-0824.

Other incidents

Any incident which involves serious injury to a spectator or damage to property of third party or altercations between individuals should be reported to American International Companies at 1-617-330-1100 or Foy Insurance Group at 1-603-772-4781. An incident report form must also be completed.

(a sports accident claim form can be found at www.aausports.org>Insurance)

Sports accident claim forms may also be obtained from your AAU District Office. The forms must be completed by a coach or official other than the injured person within 30 days of the date the incident occurred, even if the insured person is entitled to payment or services under a separate health or accident insurance plan.

All sections of the sports accident claim form must be fully completed, including the sanction number and signature of the AAU official filling out the form.

Return the completed sports accident claim form to (AIG) American International Companies, P.O. Box 15701, Wilmington, DE 19850, or Fax to 1-302-661-8966.

When processing participant accident claims, AIG Claim Services will request all bills for expenses incurred, including full addresses of doctors and facilities involved.

About the Program Administrator

Foy Insurance Group is pleased to work in conjunction with the AAU to provide this excellent program of insurance benefits.

The products and services Foy Insurance Group provides are designed to help AAU members achieve their goals for success while managing risks specific to their activities.

For sport activities inside & outside the AAU program, please see the new benefits available to AAU Member Clubs for extended coverage or contact:

Jim Foy or Mike Foy
Foy Insurance Group
Phone: 1-603-772-4781, ext. 13
Fax: 1-603-772-3246
Email: aau@Foyinsurance.com



SPORTS INSURANCE PROGRAM SUMMARY

Broker:

Foy Insurance Group

REV 10/04

Amateur Athletic Union Insurance Program – Available Exclusively to AAU Members

General Overview

AAU Standard Coverage

In conjunction with its overall sanctioning and membership program, the AAU maintains an insurance plan that provides coverage for its associations, member clubs, and teams, and individual members conducting and/or participating in AAU sanctioned events. There are two types of coverage provided in the AAU insurance program: general liability and participant accident. This brochure provides a summary of the coverage and benefits available to AAU members.

AAU Added Benefit (AB) Coverage

The AAU's insurance program extends coverage to AB cardholders for certain events not sanctioned by the AAU. More information on AB membership coverage is available in the AAU Added Benefit (AB) Summary section of this brochure.

AAU Standard Coverage Summary

1. General Liability (GL)

GL will pay amounts up to the policy limit an insured is legally required to pay in damages for covered bodily injury; property damage, personal injury, and advertising injury:

Who is Insured:

AAU Member:
- clubs and teams - coaches
- athlete participants - volunteers
- officials

Covered Events:

- AAU sanctioned events, including supervised practices

Coverage (GL)	Limits (GL)
Commercial General Liability – Occurrence	\$1,000,000
General Aggregate Per Club Products/Completed Operations	\$3,000,000
Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Participant Legal Liability	Included
Fire Damage to Premises Rented to You	\$1,000,000
Medical Expenses (any one person)	\$5,000

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2. Participant Accident (PA)

PA includes coverage for insured persons who incur covered expense as a direct result of a covered accident. This applies to covered expense incurred within 12 months following the date of the covered accident. *Coverage includes dental expense for sound and natural teeth.*

Who is Insured:

AAU Member:
- athlete participants - coaches
- officials - volunteers

Covered Events:

- AAU sanctioned events, including supervised practices, competitions, clinics and exhibitions
- Certain coverage is provided for clubs and teams traveling directly to and from covered AAU events.

Coverage & Limits:

- Accidental Death & Dismemberment (includes loss of use): \$5,000 per person per accident
- Accident Medial Coverage: \$50,000 per person per accident in excess of a \$200 per claim deductible (this deductible can be reduced or eliminated by payments made by your personal insurance), and excess of any other valid and collectable insurance.

3. AAU Added Benefit (AB) Summary

Who is insured (GL):

AAU AB member:
- clubs and teams - coaches
- athlete participants

Who is insured (PA):

AAU AB member:
- athlete participants - coaches

Covered Events (GL and PA):

- Non-AAU sanctioned events

Coverage applies provided the following criteria are met (GL and PA):

1. The entire team and coach(es) must be AB cardholders.
2. Events must be formally scheduled, supervised, and conducted by a recognized sports association,

sports organization, civic group, or school, and the host's rules must be enforced.

3. AAU clubs and teams hosting non-sanctioned events will not be covered.

Coverage (GL)	Limits (GL)
Commercial General Liability	
- Occurrence	\$1,000,000
General Aggregate Per Club Products/Completed Operations	\$3,000,000
Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Participant Legal Liability	
Fire Damage to Premises Rented To You	\$1,000,000
Medical Expense (any one person)	\$5,000

Coverage & Limits (PA)

- Accidental Death & Dismemberment (includes loss of use); \$5,000 per person per accident
- Accident Medial Coverage; \$50,000 per person per accident in excess of a \$200 per claim deductible (this deductible can be reduced or eliminated by payments made by your personal insurer), and excess of any other valid and collectable insurance

Excess Liability is available to members in certain situations.

* *This applies only to members covered under the GL policy.*

NOTE: *Pre-existing conditions, illness, and sickness are not covered. The loss must result from an accident for coverage to apply. REFER TO 'EXCLUSIONS & CONDITIONS' section (coming soon)*

* For further information regarding this insurance program, contact an AAU representative at (407) 934-7200 or log onto www.aausports.org

The information contained in this brochure is a summary of the benefits provided. It is not a complete explanation of all the provisions of the policy or specifics of the policy benefits. No coverage is extended and no representations are made other than what is stated in the policy. For a complete description of the program coverage, exclusions, and benefits refer to the policy.