



COMPARISON OF USAV SANCTIONED EVENT INSURANCE PROGRAM AND ONLINE/OFF-THE-SHELF CLUB LIABILITY INSURANCE OFFERINGS

Online/off-the-shelf club insurance program benefits are NOT comparable to the liability coverage provided by USAV as part of event sanctioning.

- **Total Policy Limits:** Overall limits under these club offerings are much lower than under the USAV sanctioned event program for most exposures.
- **General Aggregate Limits:** The General Aggregate limits under the club offerings are annual aggregates (which means that all club events, practices, activities, etc. share the aggregate limit for the entire year). The USAV sanctioned event program provides full, separate General Aggregate limits for Each Event under USAV's General Liability and Umbrella/Excess Liability programs.
- **Participant Legal Liability Limits:** Participant Legal Liability coverage (for claims arising out of athletic or sports activities) under the club offerings is subject to an annual aggregate limit, whereas the USAV sanctioned event program provides full, separate limits for Each Event.
- **Prior Loss Disqualifiers:** Many of these online club programs disqualify a club/team from obtaining coverage if they have had \$5,000 or more in claims over the prior 3 years. The USAV sanctioned event insurance program is NOT subject to these restrictions.
- **Sexual Abuse or Molestation Coverage:** Abuse coverage is NOT included automatically on most of these club programs. If abuse coverage is available as an option for Additional Premium, the coverage is often limited to a \$100,000 annual aggregate. The USAV sanctioned event insurance program includes abuse coverage up to the full policy limits for the primary General Liability and Umbrella/Excess Liability program.
- **Communicable Disease Exclusions:** Most of these online club programs are currently (or will soon be) subject to Communicable Disease (COVID-19) exclusions. The USAV sanctioned event liability program is NOT subject to any Communicable Disease exclusions.
- **Concussion/CTE Sublimit or Exclusion:** Some of these online club programs are subject to a low sublimit or an exclusion for concussion/brain injury/CTE claims. The USAV sanctioned event liability program is NOT subject to any such limitations or exclusions.