

What types of coverage should my club have to make sure we are adequately insured?

Article Number: 231 | Last Updated: Thu, Jul 1, 2021 3:23 PM

General liability policy minimum recommended standards

- AM Best Rating of “A” or better
- \$1,000,000 each occurrence/\$2,000,0000 policy aggregate
- Sexual Abuse and Molestation Coverage – Coverage for alleged or actual abuse and molestation claims
- Participant Legal Liability – Coverage for bodily injury claims arising from sports participation, including coverage for concussion/head trauma related claims
- Spectator Liability – Coverage for bodily injury claims arising from spectators
- Who Is an Insured – Includes members and supervisory staff of the ski club, officials, coaches and volunteers
- Coverage for ski and snowboard competition, training, and club activities
- CLIP Ineligible – U.S. Ski & Snowboard clubs that are owned or operated by a parent entity (from which insurance may be obtained) such as resort competition centers, resort-run clubs and universities, municipalities are not eligible for CLIP.

The CLIP Club Insurance application is subject to review and approval by membership services. The submission of this application does not obligate U.S. Ski & Snowboard to accept the application or to issue a policy. The applicant declares to the best of their knowledge and belief, after reasonable inquiry, the statements made in the application and any attachments or information submitted with the application, are true and complete.

U.S. Ski & Snowboard reserves the right to deny coverage under the CLIP program to any club after reviewing the application and making a risk assessment/management decision based on several factors including but not limited to the club meeting minimum standards, prior claims, and risk history. Coverage will not be denied on the basis of race, gender and gender identity, color, sexual orientation, or religion.

In addition to a general liability policy, clubs may want to consider some or all of the coverages noted below to ensure they are adequately insured.

1. Directors & Officers – Available through American Specialty through an online application process at https://americanspecialty.com/usskiandsnowboard_cov/
2. Property and Casualty if owned property warrants such coverage
3. Auto insurance for transporting kids, etc.

Posted : [Matt Lemon](#) - Thu, Sep 29, 2016 1:54 PM. This article has been viewed 1415 times.

Online URL:

<https://memberhelp.ussa.org/phpkb/article/what-types-of-coverage-should-my-club-have-to-make-sure-we-are-adequately-insured.html>