

United States Judo Association, Inc.

2014-15 Liability Insurance Summary

DISCLAIMER: This exhibit is provided as a matter of information only. It neither affirmatively nor negatively amends, extends, or alters coverage afforded by the policy(ies). It will not reflect any modification of the policy after the original publication of coverage nor is there any obligation of the insurer, their agents, broker, or other representative to delete, remove, provide any notice, or otherwise alter its publication from this web-site.

INSURER: Markel Insurance Company **Policy Number:** 3602AH409447-1
A.M. Best's Rating: A-Excellent
Policy Form: Commercial General Liability
Policy Term: 12:01 AM September 1, 2014 to September 1, 2015

WHO IS AN INSURED:

- United States Judo Association, Inc. (dba "USJA")
- Association Members of United States Judo Association, Inc.
- Managers, Coaches, Assistants, Officials, Referees
- Sponsors, Volunteers, and other individuals participating in official USJA functions

EVIDENCE OF INSURANCE: If you are a USJA chartered club/dojo and the facility at which you conduct authorized training, practice, exhibitions, sanctioned tournaments, or similar sanctioned activity requires evidence of liability insurance for said martial arts activity, please contact the USJA Administrative office toll free @ 877 411 3409.

COVERED ACTIVITIES: Duly sanctioned sports activities in the United States, Canada, their territories or possessions.

LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Combined Bodily Injury & Property Damage Each Occurrence Limit	\$1,000,000
General Aggregate Limit Per Location	\$5,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal & Advertising Injury Per Occurrence Limit	\$1,000,000
Participant Legal Liability Per Occurrence Limit	\$1,000,000
Voluntary Medical Expense Limit (not available to Participants)	\$ 5,000

BUSINESS AUTO LIABILITY (Official Business of the Assn. only)

Hired Auto Liability	\$1,000,000
Non Owned Liability	\$1,000,000
(no coverage for physical damage to hired or non owned autos)	

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Terms and Conditions for Coverage:

1. **Waiver and Release** –All members must be of sound mind and have a completed, signed, and dated Liability Waiver and Release (provided as part of the USJA Membership Application) on file (see "Downloads" on the web-site), or as may be provided to you by the USJA National Office. If the Participant is a minor, the Waiver must be signed by a parent or authorized custodian for such persons under the age of 18. Failure to have a Waiver on file for any club or dojo member, official, referee, volunteer or participant in the club activities or sanctioned events may void the USJA sanction and/or eligibility for the USJA insurance coverage.
2. **Premises Guest Voluntary Medical Payments Coverage** – Up to \$5,000 first-aid costs for any one guest accidentally injured at a USJA or member dojo or sponsored / sanctioned, event. Participants, members, and volunteers are not insured under this coverage part. See the separate USJA Participant Accident Excess Medical insurance coverage summary for accidental injury coverage to enrolled USJA members or volunteers.
3. **Prohibited Contact / Conduct** – No coverage is provided for martial arts activities involving the use of weapons, or kick boxing (particularly pointed or sharpened blades, or projectiles.) Nor is coverage provided for free sparring activities unless the dojo has obtained from each student a signed and dated copy of written USJA rules that include at the minimum these statements:
 - a) No contact is permitted to the head (except light contact to headgear), face, neck, or groin.
 - b) Headgear, mouthpieces, and padded kicking boots are required for participants of disciplines other than Judo, Jujitsu and Aikido.
 - c) Groin cups are required for males, and chest protectors are suggested for female participants of disciplines other than Judo, Jujitsu and Aikido.
 - d) No coverage for injury arising from object striking or breaking demonstrations.
4. **Non Owned and Hired Vehicles** – The policy insures USJA employees, directors and officers, using personal or rental private passenger vehicles in the conduct of errands for USJA BUT NOT TRANSPORTATION OF ATHLETIC PARTICIPANTS TO/FROM ATHLETIC EVENTS, NOR DAMAGE TO SUCH PERSONAL OR RENTAL VEHICLES OR THEIR CARGO.

It is **important** for club owners, coaches, volunteers or any other entity who transport participants, referees, equipment, or other personnel to have their own auto liability insurance policy in effect with adequate limits and form. The USJA Hired & Non Owned Auto policy does not provide insurance to these persons.

Recommended minimum auto liability insurance that club owners, coaches, referees, volunteers and others should maintain:

\$250,000 Bodily Injury ("BI") any one person
\$500,000 Bodily Injury all persons in one accident
\$100,000 Property Damage ("PD") any one accident

Or

\$500,000 BI/PD Combined Single Limit bodily injury / property damage per occurrence.

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Coordination of Benefits with Other Organizations

When participating in events co-sanctioned with other organizations who have applicable insurance, the USJA policy will respond in conformance with its “Other Insurance” and “Excess Insurance” clauses.

The policy contains Warranties based upon representations by USJA.:

- a) Continued existence of an Excess Medical Accident insurance policy.*
- b) Use of injury waivers, sanction provisions, and specific contest rules.*
- c) Use of certain sparring protective devices for certain martial art disciplines*
- d) Any tournament conducted without USJA sanction is not an insured tournament.*

Failure to adhere to these warranties may jeopardize or void coverage.