

United States of America Rugby Football Union, Ltd DBA: USA Rugby
GENERAL LIABILITY SUMMARY OF INSURANCE
Effective 8/01/2024 – 1/01/2026



Named Insured

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

United States of America Rugby Football Union Ltd DBA: USA Rugby
USA Rugby Charitable Foundation DBA USA Rugby Trust, its registered Members, registered Clubs, Local Area Unions, Territorial Unions, State Governing Bodies, Geographic Unions, Referee Societies, Collegiate Conferences, Rookie Rugby Programs, USA Youth & High School Rugby, Directors, Officers, Coaches, Officials, Referees, Trainers, and volunteers, but only while acting in their capacity as such with respect to events or other activities that are sanctioned, approved, or conducted by USA Rugby, including but not limited to scheduled practice sessions, Rookie Rugby camps and clinics, event set up, fundraising, opening and Award ceremonies, event tear down; RWC2018

*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, 1. 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. 2.

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. 3.

Notable Endorsements

- Sports & Recreation Professional Liability
- Additional Insured – Certificate Holders (as required by written contract)
- Aggregate Limit Per Event
- Employment-Related Practices Exclusion
- Exclusion of Coverage Afforded Under Another Policy
- Waiver & Release System Requirement
- Neurodegenerative Injury Exclusion
- Sickness or Infections of any kind except bacterial infections caused by accidental cut 4.

General Liability Limits

Each Occurrence:	\$1,000,000
General Aggregate (per event):	\$3,000,000
General Aggregate Limit Cap	\$15,000,000
Personal and Advertising Injury:	\$1,000,000
Products/Completed Operations	\$2,000,000
Damage to Premises Rented to You:	\$1,000,000
Participant Legal Liability:	Included
Medical Expense (any one person):	\$5,000
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 issue or submit certificate requests to USI for processing

- If you have questions or need revisions to an existing certificate, please contact: membership@USA.Rugby

How to File a General Liability Claim

Contact USA Rugby – A written description of what occurred will be required to process claim – include date, time, location and any witness name/address/phone. USA Rugby will contact USI Insurance for reporting to the carrier.

- 3.
4. Any issues, concerns or support questions, please contact: insurance@usa.rugby
Phone: 303-539-0300

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.