

USA TAEKWONDO CLUB MEMBER INSURANCE FAQ

1. Who is covered by the insurance policy that is provided as a benefit of membership with USA Taekwondo?

Your member organization and your participants are covered as Named Insureds on the General Liability policy. Your participants also have coverage under the accident/medical plan for injuries sustained while participating in sponsored activities of your club.

2. As a member club of USA Taekwondo, what are my limits of insurance?

General Liability Insurance

Per Occurrence Limit:	\$1,000,000
Aggregate Limit Per Location:	\$5,000,000
Products and Completed Operations:	\$1,000,000
Personal and Advertising Injury:	\$1,000,000
Sexual Abuse/Molestation Liability:	\$1,000,000
Sexual Abuse/Molestation Aggregate:	\$2,000,000
Fire Legal Liability:	\$100,000
Medical Payments:	\$5,000
Liability Deductible:	\$0
Participants Legal Liability	Included
Participant vs. Participant Liability	Included

Umbrella Liability

Per Occurrence Limit:	\$1,000,000
This raises the occurrence limit in the liability policy to \$2,000,000 and the aggregate limit to \$6,000,000	

Accident Medical Insurance

Policy Aggregate:	\$1,000,000
Accident Medical & Dental Expense Limit One:	\$5,000 per injury
Accident Deductible:	\$1,000 per claim
Accidental Death and Dismemberment Benefit:	\$5,000
80/20 on Balance Due	
Full Excess Coverage	
Benefit Period:	52 Weeks

2. Who is the insurance carrier for General Liability and Accident/Medical Coverage?

Accident, Liability and Office Package coverages are underwritten by Markel Insurance Co., Glen Allen, VA, rated "A" by A.M. Best's rating service.

3. What are the effective dates of the policies?

January 1, 2007 to January 1, 2008.

4. What is an "additional insured?"

An additional insured is usually a landlord or facility owner who requires that they be added to the policy so that they are protected in the event they are sued because of the actions of a USAT member or member organization.

5. Can I add my landlord as an addition insured?

Yes, in order to submit a certificate of insurance request, please contact Amanda Rubin:
amanda.rubin@usa-taekwondo.us

6. How do I submit a claim?

The claim form (provided by the USAT office) has detailed directions on how to file claims (including phone number and address for forwarding medical bills)