

COACHES LIABILITY FREQUENTLY ASKED QUESTIONS

Q. How do I apply for coverage?

A. Go to www.usfigureskating.org, click on "Clubs," then click on "Forms." Scroll down to the "Insurance" heading, click on the bullet point, and you can apply for coverage.

Q. What does the insurance cost?

A. The cost of the insurance for 2008-09 is \$94. The policy runs from July 1-June 30. Please note, WE DO NOT PRO-RATE THE PREMIUM. This means that regardless of when you apply for coverage, you will have coverage through June 30, 2009, and the cost will still be \$94.

Q. When does my insurance become effective?

A. Your insurance is effective the date you process the online application or the date that the application and payment information is received by American Specialty.

Q. How old do you have to be to obtain the coaches liability coverage?

A. You must be 16 years of age to purchase the coverage.

Q. I sent my application via U.S. Mail and have not received my Certificates of Insurance.

A. Please allow 10 business days for processing and mailing. If you need to check on the status of your application or certificate, or need to make corrections to your application or certificates, please contact American Specialty Insurance & Risk Services at 800.245.2744.

Q. Are checks accepted?

A. Yes, funds can be withdrawn directly from your checking account via an ACH transaction, which you can do online. If you do not have access to a computer, checks are accepted and will be converted to an electronic ACH debit transaction by American Specialty. Please write your check in the amount of \$94 and make payable to American Specialty Insurance & Risk Services. The application and check can be mailed to PO Box 309, Roanoke, IN 46783.

Q. What is an Additional Insured (AI on the application)?

A. An additional insured would be a club, rink or venue where you are working, and which has specifically requested that they be an insured under YOUR policy and be provided insurance protection as a result of YOUR negligence and for which they are being named as a defendant in an action related to YOUR activities.

Q. How many Additional Insured certificates may I request?

A. You may list as many Additional Insured certificates as needed. However, if a club or rink does not request you to name them as an Additional Insured, we suggest that you only do so upon their request.

Q. There is only room to request two Additional Insureds on the mail-in application and I need more. How do I do this?

A. You can attach an additional sheet of paper with the required information to the mail-in application. If you have any additional requests, please contact American Specialty Insurance & Risk Services at 800.245.2744, fax to 260.672.8835 or via U.S. Mail at the address listed previously.

Q. What does this insurance protect me against?

A. The insurance provides coverage for you in your coaching activities, both on and off ice, against allegations of your negligence causing a third party (your student) to be injured. The limit of liability per occurrence is \$1,000,000. There is no deductible and the insurance company will provide defense for you within the terms of the insurance contract. If the act is determined to be intentional, then no coverage applies.

Q. Are my assistants included under my coverage?

A. No, only the activities of the insured coach named on the application are covered.

Q. Do I have coverage for "Sexual Misconduct"?

A. Yes, we provide a sub-limit of \$100,000,000 per occurrence with an overall policy aggregate of \$2,000,000 for allegations of Abuse and Molestation.

Q. If I have more questions, whom can I contact?

A. Please contact Andrea Wright at Wells Fargo Insurance Services at 719.785.8100 or andrea_wright@wellsfargois.com.