2025-26 Insurance Information

INSURANCE COVERAGE

At USA Wrestling, our top priorities are safety and security. Our organization purchases General Liability, Accidental Medical Expense, and Accidental Death & Dismemberment insurance that may cover certain losses you or your club incur.

Please take a few minutes to familiarize yourself with the following highlights of our policies and coverage, noting that this is not exhaustive. If you have any questions, please contact USA Wrestling State Services at (719) 598-8181 or e-mail info@usawrestling.org.

TYPES OF COVERAGE

Secondary Sports Accident (A-G Specialty Insurance): for injuries sustained while wrestling, coaching, or officiating.

General Liability (Provided by Specialty Insurance Group): to protect members and volunteers from liability claims subject to the terms, conditions, and exclusions of the policy.

SECONDARY SPORTS ACCIDENT INSURANCE

Coverage is secondary to primary medical insurance.

LIMITS

Full, Traditional and High Performance Athlete members of USA Wrestling:

- $100,000 maximum Accident Medical Expense benefit limit with following sub-limits:
  - Accidental Dental – $100,000
  - Physical Therapy – $100,000
  - Orthopedic Appliance – $100,000

Wrestling Leaders, Limited Folkstyle, and Open License members of USA Wrestling:

- This also includes those athletes covered as part of USA Wrestling's camp insurance program.
- $50,000 maximum Accident Medical Expense benefit limit with following sub-limits:
  - Accidental Dental – $50,000
  - Physical Therapy – $50,000
  - Orthopedic Appliance – $50,000

Members of the Senior National Team:

- Please reach out to USA Wrestling's State Services Department for coverage amounts.

SUBMITTING CLAIMS

- There is a $500 out-of-pocket deductible per injury.
  - Payments made by insurance do not apply to your deductible.
  - Out-of-pocket payments that apply to your primary insurance deductible count toward secondary sports accident deductible.
- Coinsurance rate is 80% / 20% on the first $10,000 after the deductible. Thereafter, claims are paid at 100% up to the maximum benefit amount.
- Maximum out-of-pocket expense is $2,500 per injury ($500 deductible + $2,000 coinsurance).

WHO IS COVERED?

- Athlete and Wrestling Leader members of USA Wrestling.

WHEN DOES COVERAGE START?

- When you have completed and paid for your membership online.

WHEN ARE MEMBERS COVERED FOR SECONDARY MEDICAL?

- At USA Wrestling chartered club practices
  - Practices must be organized and supervised by a Wrestling Leader member
  - All participating club members must be individual USA Wrestling members
- When participating in sanctioned USA Wrestling events and activities
- When traveling directly to, or from, USA Wrestling sanctioned events or chartered club practices
- While participating in non-sanctioned events
  - Events must be formally scheduled, supervised, and conducted by a recognized sports organization, association, civic group, or school and its rules must be in force.
  - Coverage while at non-sanctioned events extends to: Athlete Members – while competing and Wrestling Leaders Members – while coaching and/or officiating.

WHAT MEDICAL EXPENSES ARE COVERED?

- Covered expenses are subject to usual and customary charges for the geographic area in which medical service is provided.

ARE THERE ANY DATES OR DEADLINES I NEED TO BE AWARE OF?

- The accident must occur while you are a member of USA Wrestling.
- Accidental Medical Expense coverage applies if care and treatment begin within 90 days of accident causing the injury.
- Notice of Injury should be submitted as soon as possible, and must be filed within one year of the accident to be eligible for coverage.
- Accident Medical Expense coverage applies to expenses incurred within 730 days after the date of the accident.

ARE THERE ANY EXCLUSIONS UNDER USA WRESTLING'S SPORTS ACCIDENT POLICY?

- Yes, the following activities, situations, and circumstances are excluded from coverage:
  - Owned Aircraft, Leased Aircraft, or Operated Aircraft
  - Aircraft Pilot or Crew
  - Disease or Illness
  - Incarceration
  - Intoxication Exclusion
  - Narcotic Exclusion
  - Narcotic Exclusion
  - Service in the Armed Forces (while participating in military action)
  - Suicide or Intentional Injury
  - Trade Sanctions
  - War

HOW DO YOU FILE A CLAIM / NOTICE OF INJURY?

- Log into account at www.usawmembership.com, Select *Go to Profiles* and then *Manage Profile* for the Individual that the claim is being processed for.
- Select *Insurance Claims* Tab, Click on *Submit Notice of Injury* to fill out the form ensuring the email and contact information is accurate.
- You will receive an email from USA Wrestling regarding next steps.

For questions concerning this insurance coverage, please contact USA Wrestling at (719) 598-8181 or email info@usawrestling.org

USA WRESTLING GENERAL LIABILITY COVERAGE

WHAT DOES GENERAL LIABILITY PROVIDE COVERAGE FOR?

- Bodily and personal injury (3rd party)
- Property damage (3rd party)
- Participant legal liability

WHAT ARE THE COMMERCIAL GENERAL LIABILITY POLICY LIMITS?

- $1,000,000 per occurrence/$5,000,000 aggregate
- $1,000,000 limit on damage to premises rented to you

WHO IS COVERED?

- Wrestlers holding USA Wrestling Athlete Membership
- Coaches and/or officials holding Wrestling Leader Membership
- Additional Insured entities that are specifically named
- State Associations
- Directors of sanctioned events
- Volunteers at sanctioned events

For individual members:

- Memberships must be purchased at usawmembership.com.

For clubs charters:

- Club charters must be purchased at usawmembership.com and be approved by the state association and USA Wrestling for coverage to apply.
- All members of the club must also be members of USA Wrestling for coverage to apply.

For event directors and event volunteers:

- Event sanctions must be purchased at usawmembership.com and be approved by the state association for coverage to apply. Coverage applies for the duration of the event, including set-up and tear-down. USA Wrestling membership must be a requirement for event participation for coverage to apply.

Please note that there are certain circumstances where there is no liability coverage. This includes, but is not limited to:

- Exclusions apply to wrestling activities held at a home or residential dwelling.
- Exclusions apply to multi-sport or multi-activity entities that also offer wrestling.
- Losses deemed to have been caused by willful misconduct or criminal actions.
- Auto liability and collision coverage are not included in USA Wrestling's general liability policy, and your organization may want to purchase non-owned and hired auto coverage for your club. Please make sure all drivers are licensed and appropriately insured.
- Directors and officers for your club (e.g., your board of directors), are not covered by USA Wrestling's policies.
- We encourage you to visit with a local insurance agent to discuss coverage options specific to your organization that may not be covered under USA Wrestling's policies.

PARTICIPANT LIABILITY

Incident must occur at sanctioned event or chartered club in order for general liability coverage to apply.
Provides coverage for claims against participants for acts that the insured is found legally liable.
This does not cover athletes for claims brought against them by another athlete.

PROPERTY DAMAGE
Provides liability coverage for loss or damage to the property of others.
Coverage is subject to a $500 deductible.
Personal effects of individuals, including jewelry and cash are excluded.
Policy does not include full replacement – depreciated value is the basis for claim payments.

CERTIFICATES OF INSURANCE
With an approved event sanction or club charter, you will receive a Certificate of Insurance. This proves that your club has liability coverage and states limits. Many facility owners/operators will ask for this proof as a condition of you using the facility. The owner/operator of a facility may also ask to be listed as a **Certificate Holder** on a Certificate of Insurance. This gives the owner/operator proof that you have insurance and states that they will be notified of any changes.

You can also purchase Additional Insured. **Additional Insured Entities** are extended the same coverage as the event host or chartered club. Schools, school districts, and facility owners/ operators often ask to be an Additional Insured. You can purchase an Additional Insured during the purchase process or anytime within the same membership year. The key difference between a Certificate Holder and an Additional Insured is that the Additional Insured is extended liability coverage. A Certificate Holder is only provided proof that the event host or chartered club has liability insurance, and the Certificate Holder will be notified of any changes in coverage.

Club and event directors will be emailed with a link to their certificates once the cub charter, event sanction, and/or additional ensured is approved by USA Wrestling.

GENERAL LIABILITY FREQUENTLY ASKED QUESTIONS

Does our general liability include coverage for abuse/molestation claims?
Member clubs should be familiar with, and follow, USA Wrestling's SafeSport Policy on Abuse and Harassment. For more information on this coverage, please speak to a USA Wrestling representative.

Are coaches and officials required to have background checks?
Yes, coaches and officials age 18 and older, must pass a background check before becoming a member, and before each membership renewal. See the USA Wrestling Background Screening Policy for details. In addition to passing the mandatory background screening, all coach and officials must also take the SafeSport Course that is offered at no cost by the United States Olympic and Paralympic Committee. The Background Screening application and SafeSport course can be accessed at usawmembership.com.

Does our general liability policy include coverage for personal or club property?
No, our policy protects you and your club against claims arising from damage to others' property. If you need coverage for personal or club assets, we encourage you to contact a local insurance agent.

Does our general liability policy cover claims against directors and officers of my club?
No, we recommend you contact your local insurance agent to secure directors' and officers' insurance for your club's board.

If I think a liability claim might occur, what should I do?
Report facts and circumstances to USA Wrestling as soon as possible.
Do not make any statements admitting fault or guilt.
Collect all relevant information, including witness statements, and forward to USA Wrestling.
If you have been served with a lawsuit, submit the suit with any supporting documentation to USA Wrestling immediately.

IMPORTANT NOTICE TO ALL READERS
This booklet has been prepared by USA Wrestling as a service to, and for use by, its members exclusively. Its purpose is to describe and explain, in a summary manner, certain insurance policies USA Wrestling maintains. This booklet is intended for general informational purposes only and is not a contract. Only the insurance policies referred to herein can state the actual terms, coverage, amounts, conditions, and exclusions. Should there be discrepancies between any statement(s) made in this summary and the provisions of the insurance policies, the provisions of the insurance policies will prevail.