



INSURANCE
INFORMATION

USA Boxing's Insurance Program

USA Boxing provides excess participant sports accident insurance that covers USA Boxing's **registered athletes and non-athletes, whose premium has been paid and whose names are on file at USA Boxing's Headquarters Office**. The coverage for both athletes and non-athletes is the same.

USA Boxing also provides AD&D (Accidental Death and Dismemberment) coverage for registered athletes and non-athletes participating in USA Boxing sanctioned events, to include national and international boxing competitions.

Eligibility

All registered athletes and non-athletes of USA Boxing are eligible for coverage. Sports Accident coverage is also provided for coaches, managers, trainers, chaperons, and officials who are registered with USA Boxing while participating in USA Boxing sanctioned events and organized practices only.

Definition of "Organized Practice" and "Sanctioned Event"

"Organized Practice" means participation in practice that is scheduled by USA Boxing, under the direct supervision and direct sponsorship of the coach or manager of USA Boxing.

"Sanctioned Event" means a club-sponsored show, local, regional, or national championship, held in the United States that is sponsored by USA Boxing.

Effective date

Coverage will not be effective for any person until he/she is a registered member of USA Boxing.

Description of Coverage

Coverage is **excess** and provided for **registered** athletes and non-athletes against accidents in the course of participating in USA Boxing sanctioned events and organized practices scheduled by the Policyholder, under the **direct supervision** and direct sponsorship of a coach or manager of the Policyholder. The benefits provided under this plan are payable **after** any other insurance, which may be in effect at the time of the accident, has been exhausted.

Benefits will be payable up to the amount shown below or to the end of the **104-week period following the date of the accident**, whichever occurs first. Benefits will be paid at the rate that is Reasonable and Customary.

Note: Care and treatment **must** start within **60 days** after the accident happens.

Injuries to the head and face will be covered only if the athlete was wearing a mouthpiece and headgear at the time of the accident.

Exclusions

This policy does **not** cover any loss resulting from the causes listed below:

1. Assault & Battery.
2. Any accidental injury not sustained in practice or competition.
3. Expenses for which the insured person is entitled to benefits under any worker's compensation act, any mandatory no-fault automobile insurance contract or mandatory basic reparations benefit of no-fault.
4. War, or any act of war.
5. Pregnancy, childbirth, miscarriage or complications arising therefrom.
6. Suicide, intentionally self-inflicted injury or voluntary self-destruction or any attempts thereat, while sane or insane.
7. Hernia.
8. Injury resulting from a pre-existing condition (provided it was known by the Insured Person).
9. An accident occurring elsewhere than the premises location designated or any other time except during a Covered Event.*)
10. **Treatment to the teeth**, except as a result of an accidental injury to sound natural teeth.
11. **Services** or treatment rendered by a physician, nurse, relative or any other person employed or **retained** by the **Policyholder**.
12. Replacement of eyeglasses, eye examination for the correction of vision or fitting of eyeglasses.
13. Property damage of "Insured Person's" personal article such as glasses, contact lenses, dentures, uniforms, helmets and the like.
14. **Pre-existing conditions**.
15. Illness, disease, medical or surgical treatment thereof, bodily infirmity or any bacterial infection other than bacterial infection occurring in consequence of an accidental cut or wound.

*) **Definition of Covered Event:** The usual activities and covered travel to and from such covered activities which can include sanctioned competition, practice, which constitute a usual covered activity for which an insurance premium has been paid.

Covered Travel means organized, supervised group travel as authorized by the Policyholder directly to and from a covered event.

International Club/Group Member Exchanges

Inside the U.S.

When inviting a foreign team to the U.S. to participate in a club/group member exchange, **it is mandatory that the foreign delegation be covered** with adequate medical and travel insurance. The local club team will have the mandatory participant accident coverage under the sanctioned competition insurance when competing in the U.S.

Outside the U.S.

When taking a local club team to a foreign country, **excess medical and travel insurance must be provided for** the team.

Claim and Claim Reporting Procedures

Procedure for Reporting Claims

1. **Claims must be filed within 90 days** from the date of injury or as soon as is reasonably possible. This does not mean that all of the medical bills must be submitted within that time frame.
2. When completing the form, give an accurate description of the injury and how it occurred. For example, "right shoulder" is not enough. A description such as "fell and fractured right shoulder in third round" is much better. **The date of the accident must always be given. The athlete or non-athlete's membership number and social security number must always be given.**
3. **Submit all bills** (itemized superbills) to the USA Boxing national office. Be sure to keep all bills pertaining to a particular individual stapled together.
4. **Do not file a claim** if the total medical bills are under \$100.

5. **Do not file a claim** if the athlete has **personal** medical insurance. If any portion of the medical bills is not paid by the athlete's personal insurance, a claim can be filed with USA Boxing's Insurance carrier. Attach the Explanation of Benefits from the other insurance, showing exactly what amounts were paid and the unpaid balance. The claims filing procedure described in this section must be followed.
6. Payment will be made **directly to the provider of service** (i.e., doctor, hospital etc.). Remember: the policy has a **\$100 deductible** and this must be paid by the injured party.
7. Be sure to submit itemized medical bills, not statements that only show a balance due. The insurance company must know what services it is paying for.
8. Be sure the claim is **signed** by the athlete and, if the athlete is under 21, it must be signed by a parent or legal guardian.
9. The Injury Report must be filled out completely, along with part A and B of the Claim Form. Claim forms are available on the website. All requested information **must** be provided, including exact date of injury and complete description. (i.e., fell and fractured right arm in third round of bout). The injury report must be signed by the individual that can verify the boxing injury.
10. All bills for this accident should be stapled to the form. **Once the claim form has been completely filled out, then mail claims and bills to USA Boxing's headquarters.**
11. USA Boxing will file the claim with the insurance carrier.

Termination of Coverage

The insurance of any covered person shall immediately terminate on the earliest of the following dates:

1. on the date the master policy is terminated;
2. on the date the covered person ceases to be an eligible member of the policyholder for insurance, under the master policy (e.g., expiration of membership in USA Boxing).

Following these instructions will expedite the handling of claims and insure prompt payment of eligible claims. A claim is normally paid within 45 days after **the insurance company receives complete information.**

If the insurance company writes to the athlete, asking for additional information, please **respond promptly.** The claim will not be considered until complete information is received.

Claims should be filed as soon as an injury occurs, but **no later than 90 days after the date of**

injury or as soon as reasonably possible.

To follow up on a claim or if you have questions regarding the claims filing procedure, you may phone or write to:

Nancy Hadden
USA Boxing
1 Olympic Plaza
Colorado Springs, CO 80909
Phone: 719-866-2311
FAX: 719-632-3426
nhadden@usaboxing.org

Most Commonly asked Questions

Q: If I do not have a certificate, is my club still covered?

A: Yes, liability coverage is in place from the day you register your club. Of course you must renew your club membership annually.

Q: When do I request a **second** party certificate?

A: When the facility owner or sponsor of your club or an event you are holding wants to see written proof that your club has liability insurance coverage. Only your club's name will be shown on the certificate as the insured.

Q: What is the difference between a **second** party and a **third** party certificate?

A: **First Party** is USA Boxing. USA Boxing is the policy holder;
Second Party are members such as clubs, athletes and non-athletes;
Third Party or additional insureds are non-members who wish to be named as additional insureds on the certificate of liability and by being named additional insureds have the same coverage as the member.

Q: Our club owns a van. It is covered?

A: No, your club must obtain its own car insurance.

Q: Are spectators covered?

A: Yes, spectators at events and in the gym are covered, but only for incidents that arise from boxing related activities.

Example: A spectator receives an injury by tripping and falling over a cable that is strung across the floor to the announcer's table without being taped down or secured. Securing the cable was **boxing's responsibility** and the claim would be covered by USA Boxing's liability policy. **The injury was caused due to boxing's possible negligence.** It would not be covered under the participant sports accident policy. The sports accident policy covers injuries sustained by members while participating in the sport of boxing.

Example: If the floor in the facility is defective and a spectator trips and receives an injury as a result of it, this injury is **not covered** by USA Boxing's policy. The condition of the facility is the facility owner's responsibility and would be covered under the facility's liability policy.

USA Boxing's General Liability Policy

USA Boxing provides its membership with general liability coverage for bodily injury and property damage claims arising directly from its operation as the National Governing Body for amateur boxing. All LBCs, member clubs, registered athletes, officials, coaches and administrators are afforded coverage while acting for or on behalf of USA Boxing.

It is important to note that the insurance applies to USA Boxing **sanctioned** competitions and **organized** practices at which a coach, manager or trainer is physically present. If an individual club has its own facilities or participates outside of USA Boxing sanctioned matches, it is important that they obtain separate liability insurance coverage.

Below is a description of USA Boxing's general liability policy.

LIABILITY INSURANCE SUMMARY

Policy Period: October 1 – September 30

Who is covered: United States Amateur Boxing Inc. (USA Boxing); USA Boxing Local Boxing Committees; USA Boxing registered clubs, USA Boxing Group Member Organizations, registered athletes and non-athletes.

Coverage starts on the day of registration and expires when the policy expires (September 30).

Limits of Insurance:

General Aggregate Limit (Per Event) (other than Products-Completed Operation)	\$5,000,000*
Products – Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damages to Premises	\$ 50,000
Medical Expense Limit (any one person)	Excluded

*) There is a \$5,000,000 policy general aggregate. This means that the insurance company would be liable for up to \$5,000,000 in collective claims in one year.

Deductible: \$100,000 **Deductible Aggregate:** \$250,000

Definition of Participant: The term participant shall include all personnel who have been granted proper authorization to enter any restricted area(s).

Restricted area(s) shall include those areas which are occupied by participants and to which access by the general public is restricted or prohibited.

Applications must be submitted to USA Boxing, Metro in the online form. Certificates will not be issued by American Specialty unless they have been **approved by the National Governing Body first**. Sponsors of sanctioned events, that are **registered members** of USA Boxing such as clubs, are **automatically covered** under USA Boxing's general liability policy. Thus, the **ONLY** group that a certificate of insurance should be requested for is a non-member third party, such as the facility owner, etc., one who is not an official sponsor of the event or gym. **Only request a certificate if the third party requires one.**

Do not contact USA Boxing's national office or the insurance carrier for certificate requests.

Do not assume that certificates will be renewed automatically.

The club membership application must be on file at USA Boxing's Headquarters office.

On **third party** certificates, non-members, such as sponsors, the arena, auditorium, high school or facility are named as the insured.

For **second party** certificates of liability for USA Boxing sanctioned events and training facilities only the member club is listed as the insured.

To insure that your certificate request is processed without delay, **all** requested information must be given. Please fill out the online form completely.

It is **mandatory** that the **location**, where the event takes place and the **relationship** of the third party to the sponsor club be given. A sample application form can be found in the appendix of this brochure.

Since liability insurance coverage is automatically available to member clubs, **current membership information** must have been reported and be **on file at USA Boxing's Headquarters Office** for the certificate to be valid.

Types of Certificates

Event Certificate:

1. Third Party is named as the insured for a specific date of event.
2. Club is named as the insured for a specific date of event.

Training Facility Certificate:

1. Third Party (facility etc.) is named as the insured. Coverage is in effect from the date the certificate is requested through September 30 when the policy expires. The dates on the certificate will be the date of issue through September 30.
2. Club only is named on the certificate as the insured. The dates on the certificate will be the date of issue through September 30.

Do's and Don'ts for Certificate Requests

DO'S

- Do allow 30 days for processing, if possible.
- Do verify accuracy and completeness of Additional Insured requests.
- Do give full names of events, locations, Additional Insureds, etc.
- Do put changes (such as date of event, adding another third party) in writing.
- Do give the correct address of the club.

DON'TS

- Don't expect automatic re-issuance of certificates upon policy renewal
- Don't expect that **rush** requests can be accommodated.
- Don't request back-dating of certificates.
- Don't request alterations or additions to Additional Insureds after an event is over.
- Don't request certificates by telephone.
- Don't abbreviate information.
- Don't submit incomplete forms.

Recap of USA Boxing's Insurance Policies

Participant Sports Accident Insurance covers....

Injuries sustained by athletes and non-athletes during sanctioned events or supervised practice

General Liability Insurance covers Metros and its clubs, athletes and non-athletes plus specified third parties in the event of.....

Personal Injury: Includes bodily injury, libel, slander that occurs in the “coverage territory.”

Advertising Injury: Injury resulting from infringement of copyright, title or slogan; oral or written material violating an individual’s right of privacy;

Property Damage: Includes loss of use of property.