

USA Curling Association, Inc. Insurance Summary – 2023-24



Participant Accident Medical Insurance

Covers the cost of medical care for participants injured while participating (includes practice and play) in a covered sports or activity, supervised and sponsored activities, or volunteer activities. This policy also includes an accidental death benefit. This is an accident only policy and does not cover illness or pre-existing conditions.

- Everest Reinsurance Company
- December 1, 2023 – November 30, 2024
- Corridor Deductible – \$500
- Maximum Benefit Amount – \$50,000 per Covered Person
- Accidental Death Benefit – \$20,000

General Liability Insurance

Provides coverage in case of damage or injury caused by the association's operations or products, or on its premises. This policy is endorsed to include any Additional Insureds, as the association requests.

- Everest National Insurance Company
- December 1, 2023 – December 1, 2024
- Occurrence Policy – covers the claim where the claim event occurred during the time of the policy
- General Aggregate Limit – \$5,000,000
- Each Occurrence Limit – \$1,000,000
- Additional Limits per the Policy

Excess Liability Insurance

Provides additional limits of insurance in excess of underlying policies

- Everest National Insurance Company
- December 1, 2023 – December 1, 2024
- Annual Aggregate – \$2,000,000
- Each Occurrence – \$2,000,000
- Schedule of Underlying Policies
 1. General Liability
 2. Auto Liability
 3. Employee Benefits Liability (under GL policy)