



UNITED STATES JUDO FEDERATION

National Office

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UNITED STATES JUDO FEDERATION **INSURANCE PROGRAM**

GENERAL LIABILITY INSURANCE (11/15/05 - 11/15/06):

Provides legal liability protection for United States Judo Federation and their affiliated organizations, including USJF Clubs and their coaches, officials, referees, officers, players, sponsors and volunteers. The program provides protection against any lawsuits arising out of an accidental bodily injury and/or property damage that results in a claim of negligence being brought against them while acting within the scope of their responsibilities on behalf of United States Judo Federation during a sanctioned United States Judo Federation event.

There are two policies:

The primary General Liability policy is written on an occurrence basis with the following limits:

Each Occurrence:	\$1,000,000
Annual Aggregate:	NONE
Participant Legal Liability:	\$1,000,000
Personal Injury:	\$1,000,000
Fire Legal Liability:	\$ 300,000
Medical Payments:	NONE-EXCLUDED FROM COVERAGE

The Excess Liability policy is written on an occurrence basis with the following limits:

Each Occurrence:	\$5,000,000
Annual Aggregate:	\$5,000,000

This policy is "following form" which means it provides excess limits to the terms, conditions and exclusions of the primary General Liability

MAJOR EXCLUSIONS:

- Travel to and from practice sessions
- Assault and battery/fighting
- Player versus player actions and lawsuits
- Intentional acts or criminal allegations
- Non-sanctioned events
- Sales of liquor
- Professional medical malpractice
- Damage of property in the care, custody or control of an insured (i.e. personal property of players, coaches, officials, etc.)

NOTE: This is not intended to be a comprehensive list of exclusions. Other exclusions may apply.

DEFINITIONS:

Insured Person: An officially registered player, coach or official. The coverage also extends to volunteers of United States Federation while acting within the scope of their direct responsibilities on behalf of United States Judo Federation.

Sanctioned Event: A competition, game or event, which is hosted or sanctioned by United States Judo Federation. This includes pre-competition activities and practice sessions which are authorized, organized and/or supervised by the coach. All participants (players, coaches, referees/officials) must be currently registered with United States Judo Federation. Registered members playing in a non-sanctioned competition are not covered under this policy.

Bodily Injury and Property Damage Liability: Protection against claims of negligence resulting from bodily injury to a third party or damage to it's property.

Participant Legal Liability: Provides coverage for claims brought by other participants in judo activities against those insured (excluding player versus player actions and lawsuits). **All participants must sign the waiver on the membership registration form.**

Personal Injury Liability: Coverage for claims of libel, slander, false arrest, malicious prosecution, wrongful eviction, oral or written invasion of privacy or copyright infringement in advertising.

Fire Legal Liability: Property damage coverage for losses arising out of fire to real property (temporarily rented) by the named insured with the permission of the owner. **This coverage does not take the place of property insurance.**

This summary is necessarily brief. Please refer to the actual policy for all terms, conditions and exclusions.

ACCIDENT INSURANCE (9/1/05 - 8/31/06):

Eligible Participants: Those members of United States Judo Federation who hold a primary membership with USJF

Benefits: \$25,000 Accident Medical Expense
 \$ 5,000 Accidental Death & Dismemberment
 \$ 5,000 Paralysis
 \$ 250 Dental
 \$ 2,500 Deductible

Major Exclusions:

- Suicide or any attempt at suicide or intentional self-inflicted injury
- Sickness, disease or infections of any kind; except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning
- Commission of or attempt to commit a felony
- Declared or undeclared war, or any act of declared or undeclared war
- Full time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority
- Travel or flight in or on any vehicle used for aerial navigation
- Conditions which should be covered by/entitled to Workers' Compensation benefits
- While under the influence of drugs or intoxicants, unless taken under the advise of a Physician

This summary is necessarily brief. Please refer to the actual policy for all terms, conditions and exclusions.