

UNITED STATES JUDO ASOCIATION, INC.

LIABILITY INSURANCE SUMMARY

DISCLAIMER: This exhibit is provided as a matter of information only. It neither affirmatively nor negatively amends, extends, or alters coverage afforded by the policy(ies). It will not reflect any modification of the policy after the original publication of this Summary, nor is there any obligation of the insurer, their agents, broker, or other representative to delete, remove, provide any notice, or otherwise alter the publication on this web-site.

USJA Insurance Broker: CoWest Insurance Group, CoWest of the Rocky Mountains LLC

INSURER: Arch Insurance Co.

Policy Number: SBCGL2553802

A.M. Best's Rating: A-XV-Excellent

Policy Form: Commercial General Liability & Athletic Trainers Professional Liability

Policy Term: 12:01 AM September 1, 2023 to September 1, 2024

WHO IS AN INSURED:

- United States Judo Association, Inc. (dba "USJA")
- Chartered Association Members of United States Judo Association, Inc.
- Managers, Coaches, Assistants, Officials, Referees
- Sponsors, Volunteers, other individuals participating in official or authorized USJA functions

ADDITIONAL INSURED: United States Judo Federation ("USJF") in accordance with American Judo Alliance Development and Cooperation Agreement ("AJADCA"), and such other entities with whom USJA has or may enter into a written agreement requiring additional insured status for General Liability. Such requirement should be reciprocal wherein the other entity also provides documentation that its General Liability insurer has named USJA as an additional insured.

NOTICE TO PERSONS OR DOJOS WITH RENTED OR LEASED PROPERTY: This policy will not satisfy requirements under lease agreements for activities not usual to the conduct and practice of Judo, Aikido, and Ju Jitsu which might include but is not limited to :

- Damage to owned, rented, leased or borrowed premises including tenant improvements or furnishings or demised premises. Buy Property insurance from your local agent for such needs.
- Damage to business personal property owned, borrowed, leased, or rented to the dojo owner or the dojo entity.
- Any obligation for damages assumed under a written contract for owned, leased, or rented real property, business personal property or equipment for which you might otherwise not be responsible
- Activities not sponsored by or conducted under the auspices of USJA on or away from your practice premises

EVIDENCE OF INSURANCE: If you are a USJA chartered club/dojo and the facility at which you conduct authorized training, practice, exhibitions, sanctioned tournaments, or similar sanctioned activity requires evidence of liability insurance for said martial arts activity, please contact the USJA Administrative office

United States Judo Association, Inc.

2059 Merrick Road #313

Merrick, NY 11566

Ph: (516) 366-3311

Fax: (888) 276-3432 or e-mail: membership@usja.net

COVERED ACTIVITIES: USJA sanctioned, authorized, or approved sports activities in the United States, Canada, their territories or possessions.

LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY & ATHLETIC TRAINERS PROFESSIONAL LIABILITY

Combined Bodily Injury & Property Damage Each Occurrence Limit	\$1,000,000
General Aggregate Limit Per Location	\$5,000,000
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal & Advertising Injury Per Occurrence Limit	\$1,000,000
Participant Legal Liability Per Occurrence	\$ Included
Voluntary Medical Expense Limit (not available to Participants)	\$ Excluded
Damage to Rented Premises	\$1,000,000
Athletic Trainers Professional Liability	\$ Included
Waiver of Subrogation- as required by written contract	CG2404
Additional Insured – as required by written contract	CG2026

SEXUAL ABUSE LIABILITY

Each Abusive Conduct Limit	\$1,000,000
Aggregate Policy Period Limit	\$2,000,000

Terms and Conditions for Coverage:

1.. Waiver and Release –All members must be of sound mind and have filed with USJA, a signed, and dated Liability Waiver and Release (provided as part of the USJA Membership Application) on file (see "Downloads" on the web-site), or as may be provided to you by the USJA National Office. If the Participant is a minor, the Waiver must be signed by a parent or authorized custodian for such persons under the age of 18. Failure to have a Waiver on file for any club or dojo member, official, referee, volunteer or participant in the club activities or sanctioned events may void the USJA sanction and/or eligibility for the USJA insurance coverage.

2. Premises Guest Voluntary Medical Payments Coverage – No coverage.

3. Prohibited Contact / Conduct – coverage is for the conduct of JUDO, JU JITSU, AND AIKIDO. NO COVERAGE IS INTENDED FOR OTHER MARTIAL ARTS.

Activities involving the use of weapons or kick boxing (particularly pointed or sharpened blades, or projectiles.) is specifically excluded. No coverage is provided for free sparring activities unless the dojo has obtained from each student a signed and dated written USJA injury waiver which contains an acknowledgement of the risk of injury and a release of liability for USJA, its members, officers, board members, referees, officials, coaches, and volunteers.

a) No intentional striking contact is permitted to the head (except light contact to headgear), face, neck, or groin.

- b) Headgear and mouthpieces are recommended where rules allow as are groin cups for males and chest protectors are suggested for female participants.
- c) No coverage will be provide for injury arising from demonstrations of striking or breaking objects.

4. Significant Requirement: No defense or indemnity will be provided for liability claims or suits against instructors not holding evidence that they have completed one of the following head injury trauma trainings to prevent and minimize the risk of injury from concussion:

- U.S. Centers for Disease Control www.cdc.gov/headsup
- www.SafeSport.com
- <http://doctoroz.com/article/fact-sheet-concussions>

The above CDC and SafeSport trainings are free or of minimal cost and commonly are able to be completed in 1 ½ hrs. or less. The CDC site requires completion of a brief test at the end in order to qualify for a Certificate of Completion capable of being printed immediately upon passing the exam. All dojos must have evidence on-site that all black-belt ranked member participants have completed the DCD and SafeSport courses and the dojo practices an ongoing effort to educate all students and the parents of minor students about concussion and sexual abuse prevention practices.

Non Owned and Hired Vehicles –

INSURER: Arch Insurance Co.

Policy Number: SBAUT0071702

A.M. Best's Rating: A-XV-Excellent

Policy Form: Commercial Auto Liability

Policy Term: 12:01 AM September 1, 2023 to September 1, 2024

BUSINESS AUTO LIABILITY (Limited coverage for Official Business of USJA. by officers, directors, and committee personnel only, not members)

Hired Auto Liability Per Accident	\$1,000,000
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Non Owned Liability Per Accident	\$1,000,000
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Hired Auto Comprehensive or Collision Damage: \$1,000 Deductible	\$ Included
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No coverage for physical damage to non owned, or borrowed autos nor the liability for loss of use (lost rents) arising from damage to any rented auto. We recommend Purchasing the damage waiver from rental car vendors when any officers, directors, or committee members might rent a vehicle for USJA official purposes.)

Blanket Waiver of Subrogation as required by Written Contract CA 04 44

The policy insures the Liability risk to USJA directors and officers, using personal or rental private passenger vehicles in the conduct of errands for USJA BUT NOT TRANSPORTATION OF ATHLETIC PARTICIPANTS TO/FROM ATHLETIC EVENTS, NOR DAMAGE TO SUCH PERSONAL OR RENTAL VEHICLES OR THEIR CARGO, NOR LOSS OF RENTS SUFFERED BY THE RENTAL CAR CO.. The USJA Hired & Non Owned Auto policy does not provide insurance to these persons: club owners, coaches, volunteers or any other entity who transports participants, referees, other persons, or equipment.

It is **important** for club owners, coaches, volunteers or any other entity or person who might transport participants, referees, equipment, or other personnel to have their own auto liability insurance in the name of the entity owning, renting, or leasing the vehicle. Such insurance should be of adequate limits and form. (see below)

Recommended minimum auto liability insurance that club owners, coaches, referees, volunteers and others should maintain (contact your insurance agent or broker):

\$500,000 Bodily Injury ("BI") any one person
\$500,000 Bodily Injury all persons in one accident
\$250,000 Property Damage ("PD") any one accident

Or

Auto (Continued)

\$500,000 BI/PD Combined Single Limit bodily injury / property damage per occurrence.

General Liability Coordination of Benefits with Other Organizations

- When USJA members participate in events sanctioned by USJA or United States Judo Federation ("USJF"), the USJA policy will respond to insure USJA members in conformance with policy "Other Insurance" and "Excess Insurance" clauses. Recognize that only USJA members of Chartered Clubs and whose membership is in good standing are insured under the General Liability.

The policy contains Warranties based upon representations by USJA.:

- a) Existence of a Participant Accident Injury Excess Medical Insurance policy.*
- b) Requiring all members and participants to have signed Membership and Injury Waivers, meeting sanction requirements, and compliance with USJA or USJF specific rules.*
- c) Use of certain sparring protective devices for certain martial art disciplines*
- d) Tournaments conducted by other than USJA or USJF: Check with USJA's sanctioning manager.*
- e) All Black belts, coaches, referees and officials must have valid SafeSport Certification and U.S. Centers for Disease Control "Heads-Up" Concussion training.*

Failure to adhere to the above warranties, membership rules including payment of dues, sanction fees, etc., may jeopardize or void coverage for the person so failing.

PARTICIPANT ACCIDENT INJURY MEDICAL INSURANCE- See that separate Insurance Summary

USJA: Web Ins Summary 092723