



Frequently asked Questions and Answers about Club Liability Insurance Coverage

Q: *How do I get the USA Rugby liability insurance coverage?*

A: The liability insurance coverage is automatic for clubs and members that are actively CIPP enrolled with USA Rugby and abiding by all USA Rugby policies and procedures. All members of the club, to include players, coaches and administrators should be registered, and the club itself must have an active registration with USA Rugby.

Q: *Who is covered on this liability insurance?*

A: The named insured is USA Rugby and all of its territorial, local area unions, CIPP registered clubs and registered members, coaches, referees, volunteers, committee members and administrators. The CIPP policy provides 3rd party liability insurance, otherwise defined as defense against lawsuits resulting from claims of negligence arising out of an accidental bodily injury and/or property damage while an insured is acting within the scope of their responsibilities on behalf of USA Rugby during a sanctioned USA Rugby event. It covers you if you hurt someone else while playing rugby, such as a spectator or visitor and it covers any incidental **(but excludes intentional)** property damage caused by you or your club during an event. It does not cover player versus player injuries. Vandalism to property would be considered an "intentional act" and therefore not covered under the policy.

Q: *How does this benefit my club and me?*

A: The benefit may not be easily apparent to everyone. What members should understand is that the owners/operators of most all fields and facilities will require a large liability insurance policy such as this to even allow a club access. Without such a policy in place, most Parks & Recreation Departments and other public fields and facilities, including meeting spaces, would be off-limits for use. Independent insurance would be very difficult to obtain, as insurance underwriters are generally unwilling to write coverage for stand alone rugby operations. Most clubs are dependent at some point in the season on public facilities, even if their home pitch is on school grounds and already covered.

Q: *As a coach, am I covered for any liability in the case of an injury to a player on my club, or to an opposing club player?*

A: The coverage provides legal defense should a coach be sued by a player in event of a player injury. Coaches are insured under the General Liability policy.



Q: As a referee, am I covered for any liability in the case of an injury to a player on either club in a match I am officiating? What about a referee assignor or other administrator who has responsibility for match officials, etc.?

A: The coverage provides legal defense should a referee or administrator be sued by a player in event of a player injury. Referees/Officials are insured under the General Liability policy.

Q: What are the ramifications if I decide not to CIPP register my club and it's players?

A: If a club decides not to CIPP register, then they do not have any insurance through USA Rugby. It will be difficult or impossible for a facility to allow you to hold a competition or practice, as they generally require proof of insurance. Additionally, the individual members of the club can be held personally liable for any damage to the field for injuries players may sustain as a result of their participation.

Q: What if my club is registered, but I find out the opposing club or its players are not?

A: USA Rugby advises you not to compete in any match against non-CIPP registered opponents. You should notify your Local Area and Territorial Union officials and contact the Club official to find out why they are not registered. If the LAU or TU do not support your decision not to play the match, you should contact the USA Rugby National Office. **If you play the match and the opposing club is not CIPP registered, you could forfeit coverage for your club.**

Q: How do I know if the opposing club and its players are CIPP registered, and how do I check on my own club.

A: The USA Rugby website www.usarugby.org has a section dedicated to membership. You can search for clubs and their rosters on the site under "Club Rosters". You should print out the CIPP roster from the website and take it with you to the field to check against the other club's match roster. If any players do not appear on the CIPP registered list, they should not play without further documentation. If any of your own players fail to appear, you can register them instantly online.

Q: If I'm injured while playing rugby, can I file a claim with this insurance to pay my medical bills?

A: No. This is not a medical insurance policy. This is not an excess medical policy. When you enroll in the CIPP program, you are required to have at least \$100,000 medical coverage already in place and your membership application shows this requirement as a warranty (see waiver at



<https://register.usarugby.org>). The CIPP policy provides 3rd party liability insurance. Its coverage is very similar to liability insurance coverage for your automobile. It covers you if you hurt someone else while playing rugby, such as a spectator or visitor and it covers any incidental **(but not intentional)** property damage caused by you or your club during an event. It does not cover player versus player injuries.

Q: What if someone causes an injury while playing for a USA Rugby enrolled club, but is not CIPP registered themselves? Will the club's insurance cover them even if it is a USA Rugby sanctioned event?

A: No. Liability insurance coverage is limited to only those persons who are enrolled in USA Rugby CIPP.

Q: What are the limits and liabilities on this policy?

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

Each Occurrence:	\$1,000,000
Aggregate per event:	\$3,000,000
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:	\$2,000,000
Annual Aggregate:	\$2,000,000

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

ADDITIONAL EXCLUSIONS MAY APPLY

PLEASE NOTE: USA RUGBY INCREASED THESE COVERAGE LIMITS EFFECTIVE FEBRUARY 1, 2006. THIS IS PART OF AN ONGOING EFFORT TO PROVIDE BETTER AND MORE COMPREHENSIVE LIABILITY COVERAGE TO MEMBER CLUBS AND INDIVIDUALS.

Q: Can these limits change?

A: We are always willing to help your club anyway we can. Please contact the National Office if you need to request alterations to this policy. However,



depending on the adjustments needed it will most likely be an additional cost to your club.

Q: How much does this coverage cost?

A: The cost is included with your CIPP enrollment fee at no additional cost to you or your club. We offer up to five certificates per club; any certificates beyond these five will cost \$25.00 per certificate payable to USA rugby.

Q: How many CIPP registered members do I need to have on my club to qualify for this coverage?

A: Insured parties include registered clubs and their registered members, registered coaches and registered officials, **but only if the registered club has 15 registered members and event or practice or competition is sanctioned with USA Rugby.** The coverage also extends to volunteers of USA Rugby while acting within the scope of their direct responsibilities on behalf of USA Rugby. Clubs **MUST** have 15 registered players.

(If you need the certificate before you are able to enroll 15 members i.e. to secure a field for a tryout or fundraiser, please contact the National Office.)

Please Note:

It is very important that you get your certificate requests submitted in a timely manner, so that we can be assured enough time to get your certificates to their holders in time for any given event. It takes time to verify compliance and pass information on to our processor where they, in turn, issue the certificates.

Please allow 3 to 4 weeks to process these certificates!