



**GENERAL LIABILITY SUMMARY OF INSURANCE
USA POWERLIFTING**

EFFECTIVE 5/25/2025-5/25/2026

COVERAGE HIGHLIGHTS

Policy Term

5/25/2025 - 5/25/2026

Underwriting Company

State National Insurance Company

Program Cost:

\$55 per instructor/coach (includes premium and fees for placement and administration of program).

NO PRO-RATA

Named Insureds

USA Powerlifting certified instructors, coaches and participants who meet the following requirements:

1. Must be a current USA Powerlifting active member, and
2. Must be a USA Powerlifting Certified Club Coach or higher

Covered Activities

Designated covered sport or athletic contest or exhibition shown in the schedule of the policy.

Additional Insureds

USA Powerlifting and its associations, sport disciplines and divisions. Other Additional Insureds where required by written contract (blanket basis). Other Additional Insureds as requested and approved.

Coverage Summary

The program provides General Liability coverage for current USA Powerlifting active member certified Club Coaches or higher with respect to Covered Activities.:

Bodily Injury Liability

Property Damage Liability (Third Party)

Personal & Advertising Injury Liability

Products-Completed Operations Liability

Participant Legal Liability

Sexual Abuse & Molestation

TRIA/Terrorism Coverage

Policy Limits

Each Occurrence (Per Insured Coach)	\$2,000,000
Policy General Aggregate	\$4,000,000
Products-Completed Operations Aggregate	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$1,000,000
Participant Legal Liability	\$2,000,000
Medical Expense (Any One Person)	\$5,000
Sexual Abuse Occurrence limit	\$1,000,000
Sexual Abuse Aggregate Limit	\$2,000,000
Hired & Non-Owned Auto Limit	\$1,000,000
Deductible	\$0

**Failure to obtain a properly signed waiver & release form from a student/participant in lessons/clinics may result in a denied General Liability claim.*

Exclusions:

- Participant vs. Participant claims
- Coaching activity outside of the scope of the Club Coach or higher certification by USA Powerlifting

Weightlifting's Sanctioned Events programs)

Incident Report Procedures

Whenever an injury, property damage or other accident occurs during a Covered Activity, an Incident Report Form should be completed and submitted to:

American Drug Free Powerlifting Association DBA USA Powerlifting (National Office)

nationaloffice@usapowerlifting.com

If you are aware of an incident that may give rise to a liability claim under this policy or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately to USA Powerlifting.

Prompt reporting of incidents provides the insurance company with a head start in evaluating and resolving these matters, where possible, and ensures that the strongest possible defense can be provided in the event that a claim or lawsuit is filed.

**This summary is only a brief description of the coverage terms, conditions, and exclusions for the USA Powerlifting General Liability policy. This summary in no way affects or alters the scope of coverage provided. Please reach out to USA Powerlifting for any questions on actual terms, conditions, and exclusions.*

GENERAL LIABILITY SUMMARY (Continued)

EFFECTIVE 5/25/2024-5/25/2025

FREQUENTLY ASKED QUESTIONS (FAQ'S)

What coverage is provided through this program?

The USA Powerlifting Coaches Liability Insurance Program provides General Liability coverage to current USA Powerlifting active member certified Club Coaches or higher with respect to coaching, training, counseling, and related activity within the scope of certification by USA Powerlifting.

Why do I need this insurance?

This insurance will protect you from liability arising out of your coaching activities. Anyone providing powerlifting instruction at any level from beginner to advanced, on a paid or volunteer basis, has legal liability. The policy provides General Liability coverage for third party claims alleging bodily injury and property damage arising from your coaching activity.

Does this insurance cover legal fees?

Yes. With respect to covered claims, the insurance company will pay for the cost of defending a lawsuit brought against you seeking damages as a result of your coaching activities, subject to the terms, limits and conditions of the policy. Defense coverage is provided in addition to the limits of liability under the policy.

What are some examples of claims that have been brought against coaches that would be covered by this insurance?

Lawsuits have been brought against coaches alleging bodily injury, disability, wrongful death, loss of income, etc. as a result of improper advice and guidance, inadequate instruction, etc. Even in cases where the athlete/student has not been physically injured, lawsuits have arisen where the athlete (or parent) believes a coach did not provide adequate instruction and thus prevented the athlete from developing into an elite athlete with a professional career.

How do I enroll into the program?

Go to the USA Powerlifting Coaching Committee website, and click on the Coaches General Liability Insurance link. Click the "Purchase link and follow the instructions for submitting the application and payment to USA Powerlifting.

Why is USA Powerlifting offering this insurance?

USA Powerlifting is making this vital coverage available to its active member certified Club Coach or higher as a benefit to certified instructors/coaches who have satisfied all of the eligibility requirements.

When will my coverage expire?

The current insurance program will expire on 5/25/2026.

Does this insurance program cover me during USA Powerlifting sanctioned events?

Yes. USA Powerlifting offers insurance coverage for sanctioned events for its members. Coaches are included as insureds under the sanctioned event policies.

Does this policy provide coverage for coaching activity outside of the U.S.A.?

Yes. The policy has been written with a worldwide coverage endorsement. The "WW Coverage Endorsement" is defined as anywhere in the world with the exception of any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America.

Will this policy cover medical expenses incurred by one of my students as a result of an accident/injury?

The General Liability policy does not cover medical expenses, unless you are found legally liable for the student's injuries. Paired with your GL policy is a Participant Accident policy that does cover medical expenses incurred by our members.

Do I need to obtain signed waiver & release of liability forms from students in powerlifting lessons or clinics that I teach?

Yes. This is for your protection and benefit. If you do not obtain signed waivers from your students (or from parents/legal guardians in the case of minors), your claim could be denied.

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