

# USA RUGBY CIPP ACCIDENT AND LIABILITY INSURANCE INFORMATION

<https://www.usarugby.org>

USA Rugby members automatically receive two forms of insurance when they register, liability insurance and accident insurance. These insurance policies aim at providing USA Rugby members with peace of mind and insurance coverage so that they can enjoy the sport without having to worry.

Below is a summary of the liability and accident insurance policies automatically provided to members of USA Rugby.

Liability Insurance	Accident Insurance
Covers accident and bodily injury to third parties	Covers rugby-related accidents at practice, matches, and travel to and from those activities.
Reduces liability for registered members	Must be registered member prior to time of injury
Enables members to use facilities that require third party liability insurance coverage	This is secondary coverage, but will serve as primary coverage in the absence of other medical coverage

## ACCIDENT INSURANCE FAQ

**Q: What Is Covered?**

Accidental injury that occurs at USA Rugby clubs, SBRO’s, LAU’s, TU’s and Rookie Rugby Sponsored sanctioned and supervised activities and direct travel to and from any activity.

**Q: Do I Have To Be CIPP Registered To Be Eligible For The Insurance?**

Yes, you **must** be a member of USA Rugby PRIOR to any injury in order to be eligible for coverage. Confirmation of your registration will be confirmed at the time your claim form is submitted to USA Rugby

**Q: Who Is Covered?**

All registered members of USA Rugby, including athletes, coaches, officials, referees and executive administrators.

**Q: Who Is The Insurance Carrier?**

The insurance carrier is Zurich American Insurance Company, an A+XV best rated insurance company.

**Q: What Is A Disappearing Deductible?**

The \$1,000 deductible provided under coverage for those members who have primary insurance coverage can be offset by payments made by primary insurance coverage.

**Q: If I Have Primary Insurance Coverage, Should I File A Claim?**

Depending on the coverage you have available with your primary coverage, you may want to file a claim. If you're deductible under your primary, insurance is greater than \$1,000, or if you have co-insurance provisions making you responsible for 10% or 20% of eligible paid charges, you may benefit from filing a claim. If your total injuries are less than \$1,000, you may not need to file this supplemental claim.

**Q: My Primary Insurance Coverage Has Co-Insurance. How Does This Insurance Respond?**

After the deductible, all benefits under the Zurich policy are paid at 100%. If your primary insurance pays 80% of all eligible charges, then this policy will pick up the additional 20%.

**Q: If I Do Not Have Primary Insurance, How Will This Insurance Respond?**

After your \$2,500 deductible is satisfied, the insurance will pay 100% of eligible expenses up to \$25,000. After the \$25,000 has been exhausted, future medical expense will fall into the Catastrophic Insurance coverage with a total maximum (\$25,000 from the basic accident) of \$250,000.

**Q: Are There Exclusions To This Insurance Coverage?**

Yes, there are exclusions. Please refer to Summary of Coverage on the USA Rugby Insurance page for exclusions. *Please note, this is not a comprehensive list of exclusions. Others may apply.*

**Q: Is Illness Covered Under This Policy?**

No, this is an Accident policy only. Only medical treatment as a result of a Rugby related activity accident will be covered. *PLEASE DO NOT SUBSTITUTE THIS INSURANCE FOR A MEDICAL INSURANCE POLICY THAT COVERS YOUR TOTAL MEDICAL CONDITIONS.*

**Q: What Is A Pre-Existing Condition And How Does That Affect My Injury Claim?**

A pre-existing condition is a condition for which you have been previously treated by medical personnel. Conditions that may be considered pre-existing include repetitive motion injuries, or prior injuries to the same body part. These will be looked at very closely by the claims department to determine if your current injury is directly related to a prior injury and was simply a re-aggravation of a previous injury.

**Q: What Is Accidental Death And Dismemberment Coverage?**

These are benefits in the event of death due to a covered occurrence (while at a sanctioned rugby practice or event), or travel directly to or from a sanctioned rugby practice or event. Additionally, there are scheduled benefits due to the loss of a hand(s), foot(s), eye(s), speech, hearing and quadriplegia, paraplegia or Hemiplegia. Please refer to the Summary of Coverage by clicking here.

**Q: How Do I File A Claim?**

- Download a claim form.
- Complete all information in the “Proof of Claim-Accident Medical Expense” section. PLEASE BE SURE TO READ THE AUTHORIZATION SECTION DIRECTLY BELOW THE GENERAL INFORMATION SECTION. Then sign and date.
- Return to your Club for their completion of Section B. This section MUST have a signature from the club coach or official who witnessed your injury.
- Forward the completed Claim form to Zurich American Insurance at P.O. Box 96801, Schaumburg, IL 60196-8041 or via fax to 1-866-255-2962 or via email to Tara Salerno at tara.salerno@zurichna.com

**HOW TO FILE AN ACCIDENT CLAIM PROCEDURE**

**PLEASE NOTE: YOU MUST HAVE BEEN A REGISTERED MEMBER OF USA RUGBY PRIOR TO THE ACCIDENT IN ORDER TO BE ELIGIBLE FOR BENEFITS UNDER THIS POLICY.**

**Step 1:** Obtain a form.

**Step 2:** Complete all information in Part A. Do not leave any questions unanswered, as this will only delay the processing of your claim.

- Step 3:** Sign and date the claim form (directly under Part A). Be sure to read the statements directly above your signature to be sure you understand what you are authorizing.
- Step 4:** Your claim form must be signed and dated by an authorized representative. An authorized representative includes a coach or referee who was present or witnessed the accident. PLEASE NOTE: This section CONFIRMS you were injured at a Rugby event (club practice or game).
- Step 5:** Email or fax your FULLY completed, SIGNED claim form to Tara Salerno at Zurich American Insurance at fax 866-255-2962, or to email address [tara.salerno@zurichna.com](mailto:tara.salerno@zurichna.com).
- Step 6:** Zurich will contact USA Rugby to verify that you are a member and that you were a member at the time of your injury.
- Step 7:** Zurich will assign a claim number for your claim. They will notify you by mail with a Claim number. PLEASE KEEP THIS INFORMATION AS YOU WILL NEED IT IF IT IS NECESSARY TO FOLLOW UP.
- Step 8:** If you have PRIMARY INSURANCE, please keep copies of all EOB's (Explanation of Benefits) you receive from your primary insurance carrier. Zurich will need these to determine what has been paid and what they will need to pay.
- Step 9:** Please forward all copies of medical treatment direct to Zurich. Your adjuster will provide the appropriate mailing address, fax number or email address (to scan).

***PLEASE DO NOT CALL USA RUGBY WITH CLAIM QUESTIONS. THEY WILL NOT BE ABLE TO ASSIST, AND WILL SIMPLY REFER YOU BACK TO ZURICH.***

**Zurich General Contact Information:**

Zurich American Insurance Company  
P.O. Box 968041  
Schaumburg, IL 60196-8041  
Telephone: 877-287-4805  
Fax: 866-255-2962

***REMEMBER: Keep all correspondence you receive from Zurich. This will have your CLAIM NUMBER, which is how they identify you.***

## **USA RUGBY MEMBER ACCIDENT INSURANCE SUMMARY OF COVERAGE**

### **What Are The Benefits?**

Excess Accident Medical Expense:	\$ 25,000
Deductible, with Primary Insurance:	\$ 1,000*
Deductible, without Primary Insurance:	\$ 2,500
Catastrophic Accident Medical Expense:	\$ 250,000
Deductible (satisfied by Basic Accident):	\$ 25,000

\*Note, the deductible will be disappearing (integrated) if the member has Primary Medical Insurance coverage subject to their accident, and accident cost is AT LEAST \$1,000.

If an accidental injury results in the need for medical care within 90 days of the accident, coverage will pay the reasonable and customary medical charges of medically necessary medical services up to the maximum amount. Medical expenses must be incurred within 52 weeks of the date of accident for coverage to apply.

Accidental Death & Dismemberment: \$ 7,500

(See Schedule below)

### **What Is Not Covered?**

A loss shall not be a Covered Loss if it is caused by, attributed to, or resulted from activities not related to rugby play:

- Illness, disease or infection
- Repetitive motion injuries will be closely reviewed (prior injury aggravated by current play)
- Pre-existing conditions
- Travel or flight in an aircraft except to the extent stated in the travel hazards
- Loss caused by or resulting from an insured being intoxicated or under the influence of any narcotic unless directed by a physician and used in accordance with the prescription

- Loss caused by or resulting from the insured’s emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions
- Losses as a result of a crime (including Assault and Battery) and including an insured’s participation in the commission or attempted commission of any felony
- Loss resulting from suicide, attempted suicide or loss that is intentionally self-inflicted
- War or any act of war, declared or undeclared
- Any Insured’s involvement in any type of active military service
- Cosmetic, plastic or restorative surgery unless medically necessary for the treatment of Covered Injury
- Any medical expense related to pregnancy unless medically necessary for the treatment of the Covered Injury
- Covered Injury for which the Insured is entitled to benefits under Workers’ Compensation Benefits, Employers Liability Law, or any statutory mandated coverage
- Personal comfort or convenience items such as but not limited to Hospital telephone charges, television rental or guest meals
- Treatment by an immediate family member or member of the Insured’s household
- Expenses incurred for dental care, treatment, repair or replacement of sound natural teeth unless medically necessary for the treatment of the Covered Injury.

**ACCIDENTAL DEATH & DISMEMBERMENT SCHEDULED BENEFITS:**

Coverage will pay \$7,500 for the accidental loss of life and scheduled benefits for dismemberment as indicated below. The loss must occur within one year of the date of the accident.

Both hands or both feet:	\$ 7,500
One hand and one foot:	\$ 7,500
One hand or foot, plus sight of one eye:	\$ 7,500
Sight of both eyes:	\$ 7,500
Speech and hearing:	\$ 7,500
Quadriplegia:	\$ 7,500
Paraplegia:	\$ 5,625
Hemiplegia:	\$ 3,750
Speech or hearing:	\$ 3,750
One hand, one foot; or sight of one eye:	\$ 3,750

Thumb and index finger of the same hand:

\$ 1,875

## **LIABILITY INSURANCE INFORMATION**

Perhaps the most visible of the USA Rugby member benefits, liability insurance provides liability protection in case of property damage or bodily injury to third parties. These parties may include the venue owner, coaches, referees, sponsors, spectators and others.

***Most venue owners will require this type of insurance before a club is allowed to step on the field of play.***

Upon request, USA Rugby provides each club with a certificate of insurance. Registered clubs are added to USA Rugby's policy as Named Insured's, simply for registering each year. If field owners, schools, or sponsors request proof of this coverage, USA Rugby will add these entities to the policy as "additional insured's" on the club's behalf.

To request a certificate of insurance, naming a third party (i.e. City of Boston, Santa Monica Unified School District, etc.); please submit a request using the electronic request form below. Certificates are typically returned within three (3) business days.

Certificates valid through September 1, 2011, can be issued once a club is registered and has at least 15 members on their public roster for the current registration period. Certificates of insurance can only be issued for Certificate Holders based in the United States. Only a single club can be listed on a certificate of insurance.

***NOTE: USA Rugby will not issue a certificate of liability insurance to a club that is not registered.***

## **LIABILITY INSURANCE FAQ**

### **Q: Am I Eligible To Receive USA Rugby Liability Insurance Coverage?**

The liability insurance coverage is automatic for clubs and members that are actively registered (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?**

The named insured is USA Rugby and all of its Territorial Unions, Local Area Unions; USA Rugby registered clubs and registered members, coaches, referees, volunteers, committee members and administrators. The USA Rugby Members 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 The Club And Me?**

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 standalone 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: How Many USA Rugby Registered Members Do I Need To Have On My Club To Qualify For This Coverage?**

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.



**Q: What Are The Limits And Liabilities On This Policy?**

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:	\$4,000,000
Annual Aggregate:	\$4,000,000

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*

**Q: Can These Limits Change?**

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: 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?**

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.?**

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 Register My Club And Its Players With USA Rugby?**

If a club decides not to 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?**

USA Rugby advises you not to compete in any match against non-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 registered with USA Rugby, you could forfeit coverage for your club.*

**Q: How Do I Know If The Opposing Club And Its Players Are Registered With USA Rugby, And How Do I Check On My Own Club?**

The USA Rugby website [www.usarugby.org](http://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 club’s public 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 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?**

No. This is not a medical insurance policy. This is not an excess medical policy. The general liability insurance policy provides third 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. The USA Rugby Zurich Accident Insurance policy does cover health related accidents. To find out more about your USA Rugby Zurich accident insurance go to [www.usarugby.org](http://www.usarugby.org) and click on the “Insurance” tab and then the “Accident Insurance” tab.

**Q: What If Someone Causes An Injury While Playing For A Club Registered With USA Rugby, But Is Not Registered Themselves...Will The Club's Insurance Cover Them Even If It Is A USA Rugby Sanctioned Event?**

No. Liability insurance coverage