# AAU Insurance Program Summary

**AAU Insurance is a benefit of membership.**
**Club Membership insures practices and an event license insures competitions/clinics etc.,**
**Everyone participating must also have an individual AAU Athlete or Non Athlete Membership**

**SPORTS ACCIDENT: Coverage is provided for properly registered members that are injured during an approved event. Coverage is excess medical and becomes primary if there is no other coverage.**

| | |
|---|---|
| Excess Medical | $50,000 |
| Youth/Non Athlete Deductible (can be removed or disappear with primary insurance) | $200 |
| Adult Athlete Deductable (can be removed or disappear with primary insurance) | $500 |
| Accidental Death & Dismemberment | $20,000 |
| Dental | $50,000 |

**Who is insured? (The following categories include but are not limited to)**

Athletes and Non-Athletes
Registered Members residing in foreign countries are covered while participating on U.S. Soil.

**Covered events**

**Licensed Events:** This is an event that has been applied for and received an event license from the AAU of the U.S. Inc.
**Supervised Practices** for member clubs.

| GENERAL LIABILITY COVERAGE | LIMITS |
|---|---|
| Each Occurrence - **per club/team** | Up to $10,000,000 |
| Aggregate - **per club/team per year** | Up to $12,000,000 |
| Products/Completed Operations Aggregate | Up to $12,000,000 |
| Personal and Advertising Injury | Up to $10,000,000 |
| Participant Legal Liability | Part of Per Occurrence Limit |
| Damage to Premises Rented to you | $1,000,000 |
| Medical Expenses (any one person) | $5,000 |
| Sexual Abuse & Molestation - Each Occur | $1,000,000 |
| Sexual Abuse & Molestation - Aggregate | $2,000,000 |
| Crisis Management Coverage/Bell Endorsement | Included |
| Participant vs. Participant | Up to $1,000,000 |

**Who is insured? (The following categories include but are not limited to)**

Athletes and Non-Athletes, Registered Members residing in Foreign Countries are covered while participating on U.S. Soil
Member clubs/teams when all participants are registered as athletes or non athletes
Event organizers, promoters, sponsors and managers of AAU licensed events
Volunteers while acting in their capacity at an AAU licensed event
AAU of the USA, Inc.
AAU Districts, AAU Governors and Administrators, AAU Directors & Officers
Officials while acting in their capacity at an AAU licensed event
Spectators

**Covered events**

**Licensed Events:** This is an event that has been applied for and received an event license from the AAU of the U.S. Inc.
**Supervised Practices** for member clubs.

**EXTENDED COVERAGE (AB) INSURANCE PROGRAM**

The Extended Coverage (AB) program was developed to extend coverage for AAU members while participating in events hosted by organizations that are not member clubs of the AAU. Coverage in this program is provided for properly registered athletes or non-athletes.

| | |
|---|---|
| Sports Accident | $50,000 |
| Liability Coverage | Up to $10,000,000 |
| Aggregate - per club/team per year | Up to $12,000,000 |

Extended Coverage (AB) Is not available in the sport of Adult Taekwondo
Any organization that is a member of the AAU and hosts an event that is not licensed by the AAU would not have any coverage for the event, even if its members are AAU AB Registered.

## VERIFICATION OF INSURANCE AVAILABLE

ALL INSURANCE CERTIFICATES ARE AVAILABLE AT WWW.AAUSPORTS.ORG UNDER THE INSURANCE OVERVIEW TAB

**Verification of Insurance:** This document verifies the club has insurance coverage as defined by the AAU policy and extends the club's coverage to a third party (if accepted by the third party). Your specific club name will appear on the document. **Free-Documents Available immediately.**

## THIRD PARTY/ADDITIONAL INSURED INSURANCE CERTIFICATES AVAILABLE

ALL INSURANCE CERTIFICATES ARE AVAILABLE AT WWW.AAUSPORTS.ORG UNDER THE INSURANCE OVERVIEW TAB

**This program is designed to provide member clubs the ability to obtain certificate(s). The fee structure is based on requesting the third party/additional insured certificate(s) at least 30 days before coverage start date or incurring an expedite fee**

| **Fee Structure** | Fee | Expedite Fee | Total |
|---|---|---|---|
| Start Date is 31 + days from today | $35 | NA | $35 |
| Start Date is 16-30 days from today | $35 | $65 | $100 |
| Start Date is 0-15 days from today | $35 | $100 | $135 |

For the fees listed above, you may request up to 200 third party/additional insured certificate(s) in one transaction. If you do not list all requests on your initial submission, there will be a $30.00 transaction fee each time you return to list additional requests. For each facility/entity over 200 there is a $10.00 per facility/entity fee.

**PRACTICE CERTIFICATES:** Fees apply. This certificate extends coverage for members during practice and practice only. The practice must be scheduled & supervised by an AAU non-athlete member. It specifically names the third party/additional insured, confirms the club has coverage as defined by the AAU policy and extends the club's coverage to the third party/additional insured. (This certificate is applicable where needed for CG 2026 1185).
**Available 2 hours after certificate request**

**EVENT CERTIFICATES:** Fees apply. This certificate extends coverage for activities such as leagues, tournaments, clinics and other events approved by the Amateur Athletic Union of the United States, Inc. There must be a event license number relative to this event. Event licenses may take up to 16 days for approval. It specifically names the third party/additional insured, confirms the club has coverage as defined by the AAU policy and extends the club's coverage to the third party/additional insured. (This certificate is applicable where needed for CG 2026 1185).
**Available 2 hours after Approval of Event Sanction Application**

**SPONSOR:** Fees apply. This certificate extends coverage to a benefactor or donor who supports a member club. The sponsor name will appear on the certificate(s). It confirms the club has coverage as defined by the AAU policy and extends the club's coverage to the third party/additional insured.(This certificate is applicable where needed for CG 2026 1185). This type of certificate request must be submitted to the AAU National Office for processing.
**Available 24-48 hours after request has been submitted and accepted.**

**EXTENDED COVERAGE CERTIFICATE:** Fees apply. This certificate is for AAU member clubs while participating in events hosted by organizations that are not member clubs of the AAU. This certificate must be obtained by an AAU member club. This certificate insures the named third party in regards to the AAU member club's sole negligence. The entire competing team and coach (non-athlete) must be AAU Extended Benefit members. If you are a member of the AAU in the Extended Benefit category and conduct an event that is not licensed by the AAU, you forfeit your rights of insurance coverage for said event. This type of certificate request must be submitted to the AAU National Office for processing.
**Available 24-48 hours after request has been submitted and accepted.**

**This brochure is only a brief description of the coverage available under the AAU Policies. The policies may contain reductions, limitations, exclusions and termination provisions. If there is a conflict between the contents of this document and the policy, the terms and conditions of the policy will govern in all cases.**