



AAU Insurance Program Summary

AAU Insurance is a benefit of membership.

While Club Membership insures practices and an event sanction insures competitions/clinics etc., everyone participating must also have an individual AAU Athlete or Non Athlete Membership

GENERAL LIABILITY

LIMITS

Each Occurrence - per club	\$10,000,000
Aggregate - per club	\$12,000,000
Products/Completed Operations Aggregate	\$10,000,000
Personal and Advertising Injury	\$10,000,000
Participant Legal Liability Included	Included
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
Sports Equipment in CCC	\$200,000
Crisis Management Coverage Sub-Limit	\$250,000
Participant vs. Participant	Included

Who is insured? (partial list)

- AAU of the USA, Inc.
- AAU Districts, AAU Governors and Administrators, AAU Directors & Officers
- AAU member clubs/teams
- AAU member athletes and non-athletes
- Volunteers and Officials while acting in their capacity at an AAU sanctioned event
- Event organizers, promoters, sponsors and managers of AAU sanctioned events
- Spectators

Covered events

Sanctioned events and supervised practices. Added Benefit (AB) members have liability coverage at non-AAU sanctioned events.

PARTICIPANT ACCIDENT

LIMITS

Excess Medical	\$50,000
Deductible (deductible disappears with primary insurance payment of \$200)	\$200
Accidental Death & Dismemberment	\$10,000
Dental Insurance Benefit limit per member	\$5,000

Who is insured?

- AAU member athlete participants, AAU non-athletes, AAU officials at AAU events, AAU Volunteers at AAU events, AAU registered Assistants, AAU registered foreign participants, AAU registered Directors & Officers

Covered events

AAU sanctioned events and supervised practices. Added Benefit (AB) members have participant accident coverage at non-AAU sanctioned events.

INSURANCE CERTIFICATE PROGRAM

FEES

Generic Insurance Certificate states that an AAU Member Club is covered for any AAU sanctioned Event or Practice. \$0

AB Insurance Certificate states that an AAU Club has chosen the "AB" Membership Fee to register all of its members and has AAU insurance coverage at non-AAU Events, under certain circumstances. \$0

Third Party Practice Certificate is issued at the request of the club that specifically names the school, gym, facility, venue, and or all sites being used for practice. \$35 per online request (of up to 200 facilities/entities) if ordered 30 days prior to the first event. If ordered less than 30 days, the fee is \$100.

Third Party Sanctioned Event Certificate is an insurance certificate that is issued at the request of the hosting club and requires a valid approved event sanction code. This certificate also specifically names the school, gym, facility, venue, site, and \$35 per online request (of up to 200 facilities/entities) if ordered 30 days prior to the first event. If ordered less than 30 days, the fee is \$100.

Third Party AB Insurance Certificate requests name the Entity that is hosting the non-AAU sanctioned event. The AAU Club Members participating in this event must have AB membership in order for this certificate to be valid. This certificate is only valid \$35 per online request if ordered 30 days prior to the first event. If ordered less than 30 days, the fee is \$100.

The insurance certificate program is available at www.aausports.org under the Club Admin Login area

ADDITIONAL INSURANCE AVAILABLE

AAU Club Wrap Around Benefit covers additional needs such as leasing of premises, holding a special fundraiser, award banquets, special meetings and professional liability insurance is included. Third party certificates are available. \$395

Directors & Officers - Five million D&O limit for AAU officers, directors, including its directors, Governors and administrators. Also Directors & Officers coverage may be extend to individual AAU registered clubs, subject to approval. \$399 and up

Applications available online at www.aausports.org under the Insurance Tab



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.