



January 11, 2017

TO: Orienteering USA Member Clubs, Supporting Member Organizations & Members  
FROM: Barb Bryant, OUSA Insurance Committee Chairperson  
RE: 2017 Insurance Coverage  
CC: OUSA Board of Directors, Staff, Loomis & Lapann

To the Membership,

Insurance is one of the core benefits provided by OUSA for member clubs, supporting member organizations and general membership. This document summarizes the insurance coverage for 2017. Clubs and supporting member organizations are encouraged to read the full policies, available from the Executive Director or Secretary. Up to date information can be found at <http://orienteeringusa.org/insurance>.

### **OVERVIEW.**

Orienteers are covered by OUSA insurance when they are members of OUSA or a member club or supporting member organization. Event participants who are not regular members of OUSA or a member club are day members and covered under our policy. All OUSA members, club members and day members must sign waivers of liability for each event or a blanket waiver for the entire year.

Orienteers are only covered by OUSA insurance when they are participating in an activity that is overseen and approved by the club, supporting member organization or OUSA itself. Each club determines its approved activities, and the requirements for approving those activities. OUSA expects each club to have appropriate safety practices for each activity. It is risk management by clubs that will keep our premiums in check.

Club members are covered while doing club business by the General Liability coverage

### **How is the insurance funded?**

This insurance is funded by you, our members:

- Member clubs pay a percentage of their charter fees (competitive event starts and club membership)
- Supporting member organizations pay a percentage of start fees for competitive events and any other activity where a fee is paid.
- Individual members pay as part of their membership dues.

### **How much is our annual premium and how is it determined?**

In 2016, OUSA's annual insurance premium for all policies except Team USA travel was \$31,432. This is approximately 25% of the monies paid in by the clubs, supporting members and membership dues. This is the third largest expenditure after the payroll of both staff members.

Our annual premium is based on a formula that includes annual number of starts/entries as well as a percentage of heavy/ medium/ and light activity orienteers.

Factors that go into determining our annual premium:

- Club, National Meet and Supporting Member starts
- Number of OUSA members, Number of club members
- Our claims history

### **What type of insurance is purchased by OUSA on behalf of its clubs, supporting member organizations and membership?**

OUSA purchases: (1) General Liability and (2) Participant /Accident insurance on behalf of its clubs, supporting member organizations and individual members.

### **What is General Liability insurance, what does it cover and what are the limits?**

General Liability insurance is coverage for claims made by negligent acts accidentally committed resulting in bodily injury, personal/ advertising injury or property damage to others. Club activities related to the sport of orienteering are covered under the OUSA general liability policy.

The coverage limits of the OUSA General Liability policy are:

- General Aggregate = \$5,000,000 (per event)
- Products and Completed Operations Aggregate: = \$2,000,000
- Personal and Advertising Injury = \$2,000,000
- Each Occurrence = \$2,000,000
- Damage to Rented Premises = \$300,000 (each occurrence)
- Participant Legal Liability = \$1,000,000 (each occurrence)
- Medical Expense = \$5,000 (spectators only)
- Sexual Abuse Liability Coverage (each occurrence) = \$25,000 (each occurrence)
- Sexual Abuse Liability Coverage = \$100,000 (aggregate)

### **What is Participant/ Accident insurance, what does it cover and what are the limits?**

Participant/ Accident insurance is secondary medical insurance that becomes primary should the injured party not have primary medical insurance. The policy can also provide coverage for out-of-pocket expenses on primary medical i.e. deductibles or co-pays.

The coverage limits of the OUSA Accidental Medical policy are:

- Maximum Benefit Amount = \$25,000
- Deductible = \$0
- Death Benefit Amount = \$2,500
- Physical Therapy Benefit Amount = \$2,500
- Orthopedic Appliance Benefit Amount = \$2,500

### **What is Directors' & Officers' Liability Insurance?**

Directors & Officers Liability insurance is coverage intended to protect OUSA and individuals (board members, committee members, employees) from personal losses if they are sued for a wrongful act related to their duties on behalf of OUSA.

This insurance applies only to the governing body, OUSA, and not to member clubs. Optional D&O coverage is available for purchases by member club; the cost is typically \$750 - \$1,500 annually, depending on the size of the club. Should your club want to provide this coverage, please contact the OUSA insurance administrator, Loomis & Lapann, Inc. for a quotation. ([sports@loomislapann.com](mailto:sports@loomislapann.com))

## **FREQUENTLY ASKED QUESTIONS**

### **Which activities are covered?**

All activities which are sponsored and approved by a club or supporting member organization are covered. The club or supporting member organization has a duty to mitigate risk in all activities and is encouraged to contact OUSA for advice and best practices for putting on safe events and reducing risk.

### **What are the definitions of “proof of insurance” and “additionally insured”?**

Proof of insurance is a certificate stating that an OUSA member organization is insured. Often landowners ask to be named as “additionally insured” for the club’s event; our insurance agent will explicitly add such a statement to the certificate.

### **What is the purpose of the certificate of insurance?**

Clubs and supporting member organizations are covered as described above without any additional certificate. However, clubs may need to obtain a certificate of insurance for an event when it is requested by the land owner.

**Can my club/ supporting member organization get a single Certificate of Insurance for the year?**

Yes. This will save time and effort for the club.

Our insurance agent can issue a single certificate to cover all of the club's events at a single location over the course of the policy term (one year). Moreover, if a club/supporting member puts on events at multiple locations owned by the same landowner, a single certificate can cover all of these locations. The decision about whether to accept a certificate covering multiple events or locations is up to the landowner.

**My club occasionally holds informal orienteering training events and fun runs. It's just a couple of us who get together to work out. We don't collect fees. We don't report the starts to OUSA. Are we covered?**

Any event that is sponsored and approved by a club is covered. Examples of activities that the club may approve include: orienteering races, published training sessions, workshops, mapping, orienteering demonstrations and orienteering classes. The club should decide what safety measures and risk mitigation to require for any activity, including club-approved training sessions. OUSA may review these club policies from time to time in order to ensure that they are appropriate. The following are examples of activities that are not covered.

- Training events that are not known to be approved by the club are not covered.
- Individuals training on their own are not covered by the insurance policy.
- Unapproved mapping of a piece of land is not covered.
- Events that are not published on the club calendar and are not otherwise shared with all club members are unlikely to be considered to have been approved by the club.

OUSA aims to fairly distribute the cost of insurance across clubs and supporting member organizations. Our formula counts starts at orienteering events that have reported results, and not training events, demonstration workshops, mapping, or other events. We encourage clubs to contact us with suggestions if they feel that the financial sharing model is not equitable.

**What does OUSA do to keep insurance premiums as low as possible?**

It is risk management by our clubs/ supporting member organizations that will keep our premiums in check and we need all clubs/ supporting member organizations to cooperate in this effort. It is the club members who know the sport better than anyone. OUSA is looking to them to be risk managers. The safer clubs can keep the sport, the better off we will be in years to come.

In addition, every three to four years OUSA reviews insurance agents/ carriers to make sure we are getting the best service at the most reasonable price. In 2011 OUSA changed agents to Loomis & Lapann. Loomis & Lapann was retained after a review for the 2015 policy year based on their cost to OUSA as well as their strong customer service record.

**If you have questions?**

Please contact either OUSA Insurance Committee Chair Barb Bryant at [barb.bryant@gmail.com](mailto:barb.bryant@gmail.com) or OUSA President Kris Beecroft at [krisbeecroft@msn.com](mailto:krisbeecroft@msn.com)