**USATF Club Directors & Officers Liability Insurance Program (with Employment Practices Liability coverage)**

USATF is pleased to offer Directors’ & Officers (D&O) and Employment Practices Liability (EPL) programs through Entertainment and Sports Insurance Experts, Inc. (ESIX). This D&O/EPL program is available to all USATF Associations and member organizations. This provides coverage and provisions not previously offered to member organizations.

**USATF Recommendation**

USATF highly recommends that all of its member organizations secure Directors' & Officers Liability (D&O) insurance. This coverage is often confused with General Liability insurance, even though the two policies cover entirely different exposures. These two are not synonymous. General Liability affords coverage with respect to claims arising out of bodily injury or property damage, and limited personal or advertising injury. A General Liability policy is not designed to cover the types of claims covered under D&O and EPL policies.

Directors’ & Officers (D&O) insurance is designed to protect the not-for-profit organization and its directors, officers and board members from personal liability associated with the wrongful acts, errors and omissions while serving in this capacity. Typical D&O claims are often allegations of mismanagement of funds and poor board decisions that affect club members, participants, coaches, officials, and others. Without D&O coverage, the club directors, officers and board members could be held personally liable with personal assets at risk for any alleged wrongful act, error or omission.

The D&O program offered through ESIX also includes Employment Practices Liability (EPL) insurance provides coverage for claims alleging discrimination, harassment, wrongful termination, etc.

Below are a few of the program's highlights.

 COVERAGE: Protects your organization’s directors & officers from personal liability associated with their wrongful acts, errors, and omissions in the performance of duties for your organization. Typical D&O claims often allege mismanagement of funds and negligent decisions affecting club members, participants, coaches, officials and others.

 ELIGIBILITY: USA Track & Field clubs must be not-for-profit with annual revenues less than $1,000,000 and no more than five employees. Participating clubs cannot have any pending/prior D&O or EPL claims. Clubs not meeting these eligibility requirements can still apply for coverage, but will be subject to underwriting review and additional premiums

 LIMITS OF COVERAGE - Limits of up to $2,000,000 are available. See pricing and limits below.

 ONLINE APPLICATION - USATF member organizations/clubs will be able to apply for coverage, renew coverage, and request certificates of insurance through the following website: www.esixglobal.com/usatrackfield. The website also provides an overview of the D&O and EPL coverage, a benefit summary, some myths about D&O/EPL coverage and some hypothetical claims scenarios.

 DEFENSE COSTS - Coverage for defense is provided in addition to the policy limits and count towards the retention obligation.

 PRIOR ACTS - Prior acts are covered provided there are no current pending claims, and the club is not aware of any circumstance which could give rise to a claim.

 PREMIUM COSTS - The premium varies based upon limit of coverage selected.

Coverage Limit: Annual Premium:

$1,000,000 Limit $575

$2,000,000 Limit $875

 COMMON ANNIVERSARY DATE - All policies will have a common expiration date of 11/1/2013. For club enrollments after 11/15/2012, the online system will calculate a pro-rata premium from the date of enrollment through expiration on 11/1/2013, so that clubs only pay for the time actually insured through the program, subject to a minimum premium of $100

 CARRIER: The program is underwritten by Great American Insurance Company - Admitted, rated "A" (Excellent) by A.M. Best.

Please refer to the www.esixglobal.com/usatrackfield website for more details regarding this program. You can also contact ESIX with any questions.