

**UNITED STATES JUDO ASSOCIATION**  
**2007/2008 Liability Insurance Summary**

**This summary is provided as a general reference about the master policy. It does not grant or modify coverage, nor does it take away coverage in those areas where it may be in conflict with the interpretation of the actual policy.**

**CARRIER:** Markel Insurance Company      **Policy Number:** 8502AH081978-10

**A.M. Best's Rating** A - Excellent

**Policy Form:** Commercial General Liability

**Policy Term:** September 1, 2007 to September 1, 2008

**UNITED STATES JUDO ASSOCIATION**

**Named Insured:**      United States Judo Association and its Members  
All USJA Chartered Clubs  
All Events Duly Sanctioned by the USJA  
All Officials of USJA Events  
All Volunteers Acting on Behalf of the USJA

**Additional Insured:** As requested and endorsed - Managers or Lessors of premises, Sponsors, and Designated Persons or Organizations as respects the training and practice of Judo.

**Covered Activities:** All duly sanctioned events of the insured organization, and all directly supervised activities sponsored by Chartered Clubs of the insured organization in the U.S., Canada, their territories or possessions.

**This shall include martial arts activities approved by the USJA. Currently, the only tournaments covered are "sanctioned judo" tournaments.**

**LIMITS OF INSURANCE**

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General Aggregate Limit	\$5,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Participant Legal Liability	\$1,000,000
Fire Legal Liability	\$100,000
Medical Expense Limit (to Non-Participants)	\$5,000
Hired Auto and Employers' Non-Ownership Liability (Association employees, officers, or board members on Official Business of the Association Only)	\$1,000,000

## TERMS AND CONDITIONS FOR COVERAGE

1. **Waiver and Release** – You must use the Waiver and Release provided on the USJA website or the one provided to you by the USJA National Office. It must be signed by a parent or authorized custodian for the persons under the age of 18. The participant must sign if 18 or older. Failure to have a Waiver on file for any participant in club activities or sanctioned events may void the USJA sanction and eligibility for the USJA insurance coverage.
2. **Voluntary Medical Payments Coverage** – Up to \$5,000 first-aid costs for any one guest accidentally injured at a USJA Chartered Club, or Sanctioned event locations. Athlete Participants are not covered. See separate Excess Accident Medical insurance coverage available to subscribing excess accident medical participants.
3. **Contact/Conduct** – No coverage is provided for martial arts activities involving the use of weapons, kick boxing or breaking techniques. (Weapons are defined as sharpened blades or projectiles.) Nor is coverage provided for free sparring activities unless each student will be furnished with a copy of written USJA rules that include at the minimum of these statements:
  - a) No contact is permitted to the head (except light contact to headgear), face, neck, or groin.
  - b) Headgear, mouthpieces, and padded kicking boots are required for all participants.
  - c) Groin cups are required for males, and chest protectors are suggested for female participants.
4. **Non Owned and Hired Vehicles** – The Policy insurers USJA employees, officers, and directors arising out of a non-owned (borrowed) or hired (rented) land motor vehicle being used in the business of the named insured (USJA). It is **important** that club owners and anyone transporting participants, referees, equipment, or other personnel on behalf of their organization have their own auto policy in effect with adequate limits of insurance.

Recommended minimum limits, club owners and others should have on their own policies:

\$250,000 Bodily Injury (“BI”) any one person

\$100,000 Property Damage (“PD”) any one accident

\$500,000 Bodily Injury all persons in one accident

Or: \$500,000 BI/PD Combined Single limit per occurrence

5. No coverage is provided with respect to any claim suit or cause of action arising from an injury to the head of a contestant actively engaged in free sparring / free fighting / Kumite or similarly constituted person to person contact unless, at the moment such injury takes place, the injured contestant and his/her opponent are wearing approved protective headgear, padded kicking boots and dental protective device (mouthpiece), whether on or away from the sanctioned USJA’s club premises and regardless of whether such injury occurs during classroom activities or tournament or private or public demonstration. This restriction shall not apply with respect to free sparring in the martial arts of Ju Jitsu, Aikido, or Judo.

### Coordination of Benefits with Other Organizations:

When participating in events co-sanctioned with other organizations that have applicable insurance, the USJA policy will respond in conformance with its “Other Insurance” clause and may be excess only or contributing insurance, dependent upon other available insurance. Please note that this policy is provided with Warranties and Representations that are guaranteed to the insurer by the USJA. These deal with medical insurance, use of waivers, sanction provisions, and the use of specific contest rules. Failure to comply with these warranties can jeopardize coverage. All organizations will need to meet all the criteria required by the standard sanction application. Any outside organization would need to apply for approval. Their standards and insurance program would be reviewed before co-sanctioning can occur.