# **Playing It Safe**

#### AAU Sports Insurance Program

AAU Sports Insurance Program Quality insurance for athletic competitions is hard to find. For those who are fortunate enough to do so, it's typically very expensive. Yet we all know it is an absolute must have. Without quality insurance, each of our personal assets are at risk. If that were not incentive enough, many owners of sports facilities refuse to allow use of their gymnasiums or fields without personally being provided with adequate insurance protection. Fortunately for all of us, one of the many benefits of membership in the AAU is a truly outstanding accident and liability insurance program.

#### **About Our Program**

Given the nature and importance of insurance in today's world, it is very difficult to adequately explain who is covered, how and when in these three or four paragraphs. What we have tried to do however is provide the reader with a brief general overview of our programs. For a far more comprehensive summary, please refer to the Sport Insurance Program Summary brochure by going to www.aausports.org and clicking on the "insurance brochure" button.

#### Who Is Covered?

AAU member clubs, coaches, athletes, volunteers and officials are covered for accident and general liability insurance while conducting or participating in sanctioned events or practices. Insurance protection can also be extended to certain non-sanctioned events through the AAU's Added Benefit (AB) membership package.

### Added Benefit Membership

The AAU's Added Benefit program provides "AB" members with the same great insurance coverage but now it is extended to cover our member athletes participating in certain non-sanctioned AAU events. This program is optional and adds \$2.00 to the price of a \$12.00 youth membership.

## **Certificate Of Insurance (Third Party)**

Third Party insurance extends the liability portion of the AAU insurance program to a facility owner. This coverage requires a small fee to process, is optional, and covers all listed facilities for AAU sanctioned events and practices.

## The Program Administrator

At the AAU we are pleased to announce that our program administrator is American Specialty Insurance Services Inc., the world's leading provider of insurance services for the sports and entertainment industry. Currently their services are being used by the NCAA, the NFSA and they were the carrier of choice by the USOC for the Olympics in Atlanta.

SINCE INSURANCE COVERAGES ARE ALWAYS COMPLEX, PLEASE REFER TO THE SPORTS INSURANCE PROGRAM SUMMARY BROCHURE FOR THE EXACT FIGURES AND COVERAGES.





