

# U.S. Ski and Snowboard

*CLIP and Other Insurance Coverage  
Considerations*



**Buckner™**

YOUR INSURANCE,  
YOUR TEAM.

# Agenda

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- I. Overview of Youth Sport Insurance
- II. Club Liability Insurance Program (CLIP)
- III. Sport Accident Policy
- IV. Other Coverage Considerations
- V. Questions



# Youth Sport Insurance

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- Different Insurers
- Stricter Underwriting Requirements
- Changes in Coverage
- Reduction of Limits
- Safe Sport and SAM Claims
- Ski Resort Relationships and their Insurance

# CLIP

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## General Liability Coverage – Bodily Injury or Property Damage of Others

Limits – How much the Insurer will pay

\$5,000,000 – Each Occurrence

\$5,000,000 – Aggregate per Club

\$1,000,000 – Participant Legal Liability

\$5,000,000 – Participant Legal Liability Aggregate

\$1,000,000 – Sexual Abuse and Misconduct

\$1,000,000 – Sexual Abuse and Misconduct Aggregate

\* There is no deductible or Self-Insured Retention for your Club for this policy period.

# CLIP

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## Who is Eligible?

U.S. Ski and Snowboard member Clubs – Subject to minimum standards

## Who Is Insured?

U.S. Ski & Snowboard member club and its current members who participate in the CLIP program while acting in their capacity as such on behalf of those clubs.

## What activities are covered?

- U.S. Ski & Snowboard sanctioned events: All U.S. Ski & Snowboard sanctioned events require 100% membership (visiting participants not permitted).
- Ski and snowboarding competitions
- Training to compete and conditioning to compete in ski and snowboard competition that is supervised by a U.S. Ski & Snowboard CLIP Member Club representative
- Club activities supervised by a representative of a U.S. Ski & Snowboard CLIP Member club, including fundraising activities that are not otherwise excluded.

# CLIP

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## What Activities are not covered?

- Non-ski and/or snowboarding related events or competitions sanctioned by organizations other than a ski and snowboarding organization
- Events normally conducted under U.S. Ski & Snowboard sanction/schedule agreements for which no sanction/schedule agreement is in place
- Any activity other than camping, meetings, and award banquets, that does not involve athletics
- Paintball
- Skydiving
- Bungee jumping
- White-water rafting
- Outdoor rock climbing
- Skateboarding, unless such activity takes place at a commercial skate park facility and organized by the CLIP Member Club
- Rock-wall climbing unless such activities are supervised by a professional instructor and organized by the CLIP Member Club
- Surfing unless such activities are supervised by a professional instructor and organized by the CLIP Member Club
- Ropes course unless such activities are supervised by a professional instructor and organized by the CLIP Member Club
- Fireworks
- Big Mountain Events
- Telemark Events
- Biathlon Events
- Any events involving firearms
- Ski Touring or skiing in the backcountry on unmarked or unpatrolled areas.

# Sport Accident Coverage

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Excess Accident Medical Coverage – What does that mean?

\$25,000 – Limit

*The 1st \$6,250 of benefits is payable at 80% of allowable expense, the next \$20,000 is payable at 100% of allowable expense.*

\$2,000 (per person/injury) deductible

Coverage is included with your Membership provided valid primary medical coverage is in place

# Other Coverage Considerations

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- Auto Liability
- Property
- Directors & Officers/ Employment Practices
- Crime
- Cyber



# Other Coverage Considerations

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How do I add D&O, Property, Auto, etc. insurance for my Club?

Contact any of the following:

[membership@usskiandsnowboard.org](mailto:membership@usskiandsnowboard.org)

<https://buckner.com/national-governing-bodies/>.

[adavidson@buckner.com](mailto:adavidson@buckner.com)

[NGB-APPS@buckner.com](mailto:NGB-APPS@buckner.com)

or

801-937-6700

# Questions

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# Risk Shouldn't Dim Opportunity

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[buckner.com](http://buckner.com)

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