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## Insurance Guide for Curling Clubs

### WAIVERS

All clubs participating in the USA Curling Club Insurance Program must have a procedure in place that requires all participants in curling activities, as well as anyone who steps on the curling ice for any reason, to sign waiver and release forms. The adult waiver needs to be signed by the participating adult, and the minor waiver needs to be signed by a parent or legal guardian of the participating minor.

### MAKING A CLAIM

Please fill out the Curling Accident Report Form anytime an accident occurs at your club. In situations where a claim is going to be submitted to Loomis & LaPann, please contact Shane Stein, Development Associate, at USA Curling as soon as possible at (715) 344-1199 ext. 209 or [shane.stein@usacurl.org](mailto:shane.stein@usacurl.org). Following this conversation, you will be connected with agents at Loomis & LaPann, who will ask to see the information in the Curling Accident Report Form. The agents at Loomis & LaPann will then contact the injured party, forward a claim form/claim filing instructions, and assist in the claim process. PLEASE NOTE: The Curling Accident Report Form is NOT a claim form.

### LITIGATION

If you are served with a summons, you must notify Kim Nawyn, [kim.nawyn@usacurl.org](mailto:kim.nawyn@usacurl.org) or (715) 344-1199, ext. 203, at USA Curling and Greg Joly at Loomis & LaPann immediately. A summons can be very time sensitive. Greg Joly can be reached at (800) 566-6479 or [gjoly@loomislapann.com](mailto:gjoly@loomislapann.com).

### ADDITIONAL INSURANCE COVERAGE

The coverage offered through the USA Curling Club Insurance Program is limited to General Liability and Medical Accident Coverage. Your club may benefit from additional coverage that is not included under these policies. Examples of coverage that may benefit your curling club include, but are not limited to:

- **Property:** If you own and operate your facility, you will likely require a Business Owners Policy (BOP) or a Package Policy. These types of policies will provide coverage for your building, business personal property, business income (loss of income), premises liability, and possible liquor liability.

If you do not own or operate your facility, and want to cover your personal property (curling stones, curling equipment, etc.), you may explore an Inland Marine Policy. This type of policy can be written on a stand alone basis and premium will be based on the value of the equipment that you insure.

- **Directors & Officers:** When a person becomes a board member of an organization, they assume a level of responsibility (duty of care) and expose themselves to claims for mismanagement of the organization. Please note that the USCA Directors & Officers policy is separate from the Club Insurance Program. Coverage does not extend to the Boards of Directors in Member Clubs. It is the responsibility of each club to protect their board members/volunteers should they be the target of such a claim.

USA Curling encourages all clubs to confer with a licensed insurance professional to discuss whether their current insurance coverage meets all of their organization's needs. Greg Joly, agent for the USA Curling Club Insurance Program, is available to answer coverage questions from clubs participating in this program. He can be reached at (800) 566-6479 or [gjoly@loomislapann.com](mailto:gjoly@loomislapann.com).

