

Optional Insurance

The following optional insurance coverages may be obtained by USMS member clubs. For further information, contact:

Risk Management Services, Inc.	Phone: (800) 777-4930 toll free
P.O. Box 32712	or (602) 840-3234
Phoenix, AZ 85064-2712	Fax: (602) 274-9138
e-mail: ktate@theriskpeople.com	
website: www.theriskpeople.com	

Directors and Officers & Employment Practices Liability Insurance for USMS Member Clubs

Definition. Provides coverage for defense costs and liabilities incurred by insured directors and officers arising out of claims alleging that an insured has committed "wrongful acts," which means any error, misstatement, misleading statement, act, or omission, neglect or breach of duty by policy definition. This coverage specifically excludes bodily injury or property damage claims which would likely be covered by the general liability policy. Also provides coverage for wrongful termination(s), harassment and other employment related situations.

Limit of Liability. \$1,000,000

Deductible. \$1,000 for the organization.

Premium. Minimum \$375

Requirements. Submission of a signed application; premium prepaid.

Crime Coverage for USMS Member Clubs

Provides coverage for dishonest acts of employees or volunteers

Limit of coverage. \$25,000

Deductible. \$250

Cost. \$175 or \$275 depending on number of employees

International Accident Insurance

Contact Risk Management Services, Inc. for specific coverage and premium information.

Special Activities

Provides liability insurance for some activities not insured under the USMS insurance program (e.g., learn to swim programs for non-members). Contact Risk Management Services, Inc. regarding specific coverage and premium information.

We strongly recommend the Member Clubs consider purchasing Property Insurance for equipment, Workers Compensation, and a Business Owners Package Policy if the club has an office premises.