

**UNITED STATES ASSOCIATION OF INDEPENDENT GYMNASTIC CLUBS  
(USAIGC) PRESENTS  
OUR INDEPENDENT CLUB OWNERS INSURANCE PROGRAM**

***THE TIME HAS COME TO BEGIN REBUILDING THE BUSINESS COMPONENT OF THE USAIGC!*** Introducing our Association's Independent Club Owners Insurance Policy **AVAILABLE ONLY** for USAIGC Club Members in good standing.

After months of discussions and comparisons, the USAIGC has selected Philadelphia Insurance Companies to handle our Club Members Insurance needs. Philadelphia has an A+ Superior rating by A.M. Best; nationally recognized member of Ward's Top 50 Best Companies and recognized as one of 400 Best Big Companies in America by Forbes Magazine. **Philadelphia has 99% customer satisfaction return rate!** The USAIGC has eliminated the insurance broker and their additional fees and charges to the gymnastic clubs. The USAIGC receives **NO FINANCIAL RETURN** on Insurance Policies. We hope our USAIGC Club Owners Insurance Policy will increase our membership as an Independent Club Owners Association.

Our USAIGC Insurance program is uniquely designed to fulfill a wide range of special insurance needs for gymnastics clubs including: birthday parties, camps & clinics, cheerleading, dance, inflatable's, martial arts, rock climbing, swimming, and day care operations, **and** combination of day care and gymnastics facilities under one policy for qualified risks. ***EACH policy is custom tailored to address each insured's unique exposures. Like a restaurant menu, you choose what you need and want.***

**Brief Overview**

**Key Benefits:** Non Audited Policy, **Interest-free** installments for accounts over \$2,000.00 in premium

**General Liability Limits**

1million each occurrence / 3 million aggregate

Employee Benefits Liability & Participant Legal Liability

Coverage for booster clubs & fundraising available and sponsored non USAIGC sanctioned competitions & events

Abuse & Molestation Coverage available\*

**Property Coverage**

Blanket limits apply ***separately*** to buildings, personal property and business income including extra expenses occurred due to loss. Special Clauses of Loss Coverage

Ultimate Cover: broad property coverage form including flood and earthquake where available, Agreed amount endorsement available with property appraisal

Inland Marine Coverage available for equipment transported to events

**Umbrella / Excess Liability** – limits up to \$15 million available

**Crime & Fidelity:** employee theft, forgery or alteration, theft, disappearance and destruction

**Automobile:** hired car and non-owned auto, owned autos, rental reimbursement, web based auto ID card issuance, online defensive driving workshop and Tumble Bus Insurance

**Also Available:** Aggregates per location

\*FYI: Abuse & Molestation Coverage requires a background check for all employees who work with or around children. The **backgrounds check fee is \$4.00 per employee!** The USAIGC will begin a Risk Management Policy for USAIGC Clubs.

**Bell Endorsement included with each USAIGC policy at no additional cost:**

\$25,000.00 limits each for: Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Place Reimbursement, **Image Restoration and Counseling (used to clear your reputation if smeared)**, Donation Assurance, Business Travel and \$50,000.00 limits each for Kidnap Expense and Key Individual Replacement Expenses.

**CRISIS MANAGEMENT ENDORSEMENT** - \$25,000.00 limit for **crisis management emergency response expenses** incurred because of an incident, giving rise to a “crisis”.

Example: Shooting in LA Health club “crisis”.

**FREE LOSS Control Services:** a free protection product specific web-based control solutions, free on-line programs, regular e-flyer communications on current loss control issues and large loss lessons learned, strategic partnership with the *best in class vendor for discounted background and motor vehicle record (MVR) checks*

***I will send out 50 Insurance forms to TEST our USAUGC insurance rates and coverage against your existing policies. Those who want to participate in this TEST of our USAIGC CLUB INSURANCE POLICY please e-mail ASAP. I request feedback on all quotes ASAP.***

**YOU MUST BE A CLUB MEMBER OF USAIGC TO BE ACCEPTED INTO OUR USAIGC INSURANCE PROGRAM**

*Regards, Paul*

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