



USPA MEMBERSHIP INSURANCE COVERAGE

Insurance coverage is one of the membership benefits provided by USPA. This summary provides an overview of the USPA membership insurance coverage. For complete details on this insurance, please refer to the policy.

TYPE OF INSURANCE

USPA members are provided with liability insurance that covers third-party bodily injury and property damage for claims arising out of a member's recreational skydiving.

COVERAGE

Coverage is provided only for bodily injury and property damage to third parties not directly participating or involved in the skydive.

Coverage applies at the time of exit from the aircraft and ends when the member lands.

Coverage to limits of up to \$50,000 per occurrence are afforded for property damage to or destruction of the carrying aircraft or balloon while the insured parachutist is on the platform or in the doorway of the aircraft, or after the member has jumped from the aircraft (even if the aircraft is owned by another USPA member). Coverage is excluded for damage to aircraft resulting from the misplacement of seatbelts by a member.

TERRITORY

The insurance coverage is applicable (1) within the USA, its territories or possessions; (2) worldwide with respect to damage arising out of any activities of any insured member permanently living in the USA, its territories possessions or Canada who is temporarily outside the USA, its territories and possessions, or Canada, provided that the original suit for damages is brought in the USA or Canada; (3) for foreign members of USPA when skydiving in the USA or Canada if the claim is brought in the USA or Canada.

LIMITS OF LIABILITY

The policy provides limits of liability up to \$50,000 as a result of any one occurrence (not per individual involved). The policy provides limits of liability up to \$1,000,000 as a result of all USPA claims within one policy year.



CONDITIONS

The skydiver must be a current USPA member at the time of the loss.

The jump must be made at a drop zone in accordance with the USPA Basic Safety Requirements and all applicable state and federal laws.

The insurance covers only property damage and bodily injury caused by the insured member to third parties who are not participating in the skydive.

The insurance does not cover bodily injury or property damage caused by any participating parachutist to another participating parachutist while actively or directly involved in the jump or skydive at the time of the occurrence.

PREMIUMS AND TERM

Insurance premiums for this coverage are included in your USPA individual membership dues.

The membership insurance coverage does not apply to demonstration jumps.

A demonstration jump, also called a display or exhibition jump, is a jump at a location other than an existing drop zone done for the purpose of reward, remuneration, or promotion and principally for the benefit of spectators. Demonstration jump insurance is available for an additional premium.

<https://uspa.org/DemoApp>

Competition events and/or for-profit events sponsored by drop zones do not qualify for demonstration insurance. Contact Kimmel Aviation Insurance Agency for quotes on General Liability Event Insurance.

ADDITIONAL INSURED

Landlords, landowners and tenants whose property is used by USPA members are automatically included as additional insured under this policy.

CLAIMS

All claims against this policy must be submitted directly to Kimmel Aviation Insurance Agency, Inc.

Kimmel Aviation Insurance Agency, Inc.

442 Airport Road

Greenwood, MS 38930

Susan.Amey@Kimmelinsurance.com (301) 526-3282

*A copy of this policy is on file at USPA Headquarters.
Where this summary and the policy conflict, the policy shall govern.*