



USBC and Frost Insurance is pleased to continue to make available State and Local Directors & Officers Insurance for your association. This is the same D&O insurance that has been provided over the years, and is separate from the General Liability insurance. Below is a summary of these insurance programs, which are an option for your association:

- The insurance covers lawsuits resulting from any actual or alleged “wrongful act.” A “wrongful act” includes errors, omissions, and acts of negligence or breach of duty by a covered individual while performing their duties for the association.
- Individuals covered include all board members, directors, officers, employees, and volunteers.
- This is a group purchasing policy and all participating associations will share in the \$1,000,000 each claim \$2,000,000 aggregate policy. The policy covers defense and claim costs for a lawsuit.
- A \$10,000.00 deductible applies to each claim.
- To apply for coverage, complete and follow the instructions in the application which can be found on the bowl.com website and included here.
- Coverage for applications will become effective the first of the month following receipt of the application and will expire 8/1/2026.
- Application will not be accepted after 12/27/2025.
- Upon acceptance of your application, you will be sent a coverage confirmation document.
- This insurance coverage is available only to U.S. associations.

You may ask, who would sue us? Well, consider the following examples of some filed lawsuits:

- A suit brought by a bowler who was disqualified from the association tournament.
- A suit brought by a bowler whose membership privileges were suspended.
- A suit brought by a member when a copy of the member’s letter of suspension was made public.
- A suit alleging discrimination by the association.
- A suit filed against an association because of who was awarded in its tournament.

If you have questions or need assistance with these insurance program contact:

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