



Insurance Coverage Provided by a Membership in PCO

This document is intended to clarify the insurance coverage provided through PCO membership and what steps are needed or recommended to get, apply for or assure oneself coverage is in place. No application is required - this insurance comes with PCO membership.

The objective of the PCO insurance program is to provide a common policy through qualified insurers for coverage to all PCO members in all usual pickleball play circumstances. No club, individual or other entity that is a member of PCO should have to source separate insurance coverage (unless policy limits and/or coverage's are unsuitable in your specific circumstance).

Groups or situations that have coverage through their PCO membership are:

1. Individuals - any PCO member is automatically covered by the PCO Participant Accident Insurance Program.

In addition, the General Liability Insurance program provides the individual and the following parties with liability insurance coverage:

2. A group identified via the commonality of an email list and normal places to play, where all players are PCO members
3. A group bound together as a non registered club, where all club members are also PCO members
4. A group bound together as a registered club, where all club members are also PCO members
5. A group organized as and playing in a PCO sanctioned tournament, where all players are PCO members

The above 5 groups ARE covered as a matter of course - no extra application required.

A Certificate of Insurance may be requested by types 3, 4 & 5 for display or to provide evidence to others as required.

If the level of insurance as provided in the general PCO policy is not adequate, please contact the broker - an increase via a rider may be all that is required.

6. A group organized and playing in a non PCO sanctioned tournament
This type of circumstance may require a rider or separate policy. Contact the broker for details.

It is recommended that suitable waivers be signed by all individual members. To standardize this, in the near future, a standard waiver will be required and available on-line as a condition of PCO membership. Additional waivers may be required by some tournament formats or host facilities.

Coverage is predicated by the use of approved balls and paddles at all times.



Details of the coverage limits and any exclusions are NOT part of this document.