



## Washington Youth Soccer Insurance Overview

### GENERAL LIABILITY – WHAT IS COVERED?

- Provides liability protection for Washington Youth Soccer and their member clubs, leagues for the alleged or actual acts of civil negligence arising out of their participation in covered activities sanctioned by Washington Youth Soccer.
- The general liability policy provides coverage for:
  - Bodily Injury
  - Personal & Advertising Injury
  - Property Damage

### Typical Examples of Covered Activities:

- Scheduled Practices, Clinics, Tryouts and Games
- Operation of concession stands
- Parades which teams participate
- Award banquets & ceremonies
- Tournaments
- Fund-raising drives
- Picnics
- 24/7 coverage for fields leased by its members under a lease of premises agreement or fields owned by a member club

### Coverage Afforded Under the General Liability Policy

#### Bodily Injury & Property Damage Claims:

- Athletic Participant Liability Claims
- Spectator Claims / Business Invitees
- Damage to Rented Premises & Fire Legal Liability
- Products Liability (concession sales)
- Sexual Abuse & Molestation Claims
- Liability for use of Mobile Equipment (i.e. Golf Carts used at Tournaments)

#### Personal & Advertising Injury Claims:

- Written or Oral publication of material that slanders or libels a person or organization
- False arrest, detention or imprisonment
- Malicious prosecution
- Use of another's advertising idea in your advertisement
- Copyright infringement

### General Liability - Who is an Insured?

- Washington Youth Soccer
- Affiliated associations and its leagues, clubs, teams, players, coaches, referees, sponsors, directors and officers, ODP administrators, officials, and volunteers while acting on behalf of Washington Youth Soccer

### Limits of Liability

Each Occurrence Limit: \$1,000,000	General Aggregate Limit: Unlimited
Participant Legal Liability Each Occurrence: \$1,000,000	Hired / Non-Owned Auto: \$1,000,000
Participant Legal Liability Aggregate (other than brain injury): Unlimited	Sexual Abuse / Molestation:
Participant Legal Liability Brain Injury Per Occurrence - \$1,000,000	\$1,000,000 per Occurrence
Participant Legal Liability Brain Injury Aggregate: \$3,000,000	\$2,000,000 Aggregate

**Note:** Liability insurance policy is compliant with the insurance provisions of HB1824 (Zachery Lystedt Law) and SB5083 (Sudden Cardiac Arrest Awareness Act).

### Common Liability Exclusions

- Employment Related Practices
- Property in the "care, custody, and control" of the insured
- Intentional acts
- Liability to pay Workers Compensation
- Asbestos, lead, fungi, bacteria
- Liquor Liability
- Standard Commercial General Liability exclusions apply
- Amusement devices (i.e. climbing walls, rides) except inflatables and dunk tanks
- Liability coverage for any "driver" transporting soccer players to include the use of any 15 passenger van
- Owned or leased fields that are leased/sub-leased to non-Washington Youth Soccer member organizations

### Policy Details

- Underwriter: National Casualty (A+ Superior AM Best Rating)
- Policy Effective Dates – September 1, 2015-September 1, 2016

## EXCESS/UMBRELLA LIABILITY

- Provides additional limits of liability over the primary liability limits for catastrophic claims
- Coverage is follow form over the underlying general liability policy
- Washington Youth Soccer provides excess liability limits of:
  - \$5,000,000 Each Occurrence
  - \$5,000,000 Aggregate
- Excess excludes player brain injury claims

### Policy Details

- Underwriter: National Casualty (A+ Superior AM Best Rating)
- Policy Effective Dates – September 1, 2015-September 1, 2016

## EXCESS ACCIDENT MEDICAL BENEFIT – WHAT IS COVERED?

- Provides medical expense coverage for an insured person injured during a sanctioned and supervised activity of Washington Youth Soccer
- Insured person: registered team members, coaches, referees, officials, and volunteers
- Sanctioned Activity: scheduled practices, games, organized GROUP travel, or other sponsored activities under the direct supervision of a team official as authorized by the policyholder (Washington Youth Soccer)

### Excess Accident Coverage

- The Washington Youth Soccer excess accident medical policy only pays after any other applicable insurance benefits (i.e. parents primary insurance) have considered the charges with covered “out of pocket” expenses being paid subject to the excess accident policy deductible of \$10,000 for injuries occurring between 9/1/15 through 5/31/16. Injuries occurring between 6/1/16 through 8/31/16 are subject to a \$500 deductible.
- If injured person is covered by a government program (i.e. TRICARE, Medicaid, S-CHIP), the Washington Youth Soccer pays benefits as primary subject to the policy deductible
- If no other insurance, the policy pays as primary subject to the policy deductible
- Washington Youth Soccer excess accident medical insurance policy is secondary insurance. Failure to follow the rules of your primary healthcare coverage will result in a benefit reduction of eligible expenses to 50% of the amount otherwise payable

### Examples of Covered Expenses

Covered Expenses: the reasonable and customary charges for local treatment, services, and supplies

- Hospital / Physicians Charges
- X-Rays & Lab Exams
- RX Drugs & Supplies
- Therapeutic Services (i.e. Physical Therapy)
- Dental Treatment (injury to natural teeth)

### Excess Accident Medical Limits

- \$100,000 Maximum per accidental injury
- \$10,000 Deductible per claim
- 1-Year benefit period – benefits are available for 52 weeks from the date of injury
- \$5,000 Accidental Death & Dismemberment Benefit (Deductible does not apply)

**Note:** The accident insurance policy is compliant with the insurance provisions of HB1824 (Zachery Lystedt Law) and SB5083 (Sudden Cardiac Arrest Awareness Act).

### What Is Not Covered

- Injuries sustained during non-Washington Youth Soccer sanctioned and approved activities
- Intentionally Self Inflicted Injury
- Parent transporting their child to or from a game or practice
- Losses from sickness or disease unless a bacterial infection from a wound
- Losses incurred as a result of being intoxicated

### Policy Details

- Underwriter: Mutual of Omaha (“A+” Superior AM Best Rating)
- Policy Effective Dates – September 1, 2015-September 1, 2016

## **NON-PROFIT LIABILITY (D&O) – WHO IS COVERED?**

Purpose: Protects Washington Youth Soccer and its scheduled “affiliated association/club’s” to include its past, present or future elected or appointed board members, committee members, volunteers, employees for claims alleging a wrongful act (harm) attributed to the “governance of the organization”.

- Wrongful act is defined as an error, omission, misstatement, neglect, breach of duty committed by an insured in his/her capacity or by the organization
- D&O liability does not cover any claims arising out of Bodily Injury or Property Damage
- EPL (Employment Practices Liability) coverage provided in the non-profit liability policy

### **Examples of D&O/EPL Claims**

- Wrongful termination / suspension of an employee, coach, officials, or volunteer
- Failure to follow stated policies and procedures as stated in bylaws
- Claims arising over rules interpretation
- Discrimination / harassment of an employee, coach, official or other third party (parent, spectator)

### **D&O/EPL Limits**

- \$3,000,000 in the aggregate – all scheduled affiliate and the state association share in this limit
- Defense costs are unlimited
- Coverage for both monetary and non-monetary claims

### **D&O Retentions (Deductibles)**

Each claim subject to a retention of:

- \$15,000 – D&O Claims
- \$25,000 – Employment Practices
- \$15,000 – Third Party Discrimination

### **Exclusions**

- Fraudulent or Dishonesty Acts
- Bodily Injury/Property Damage Claims
- Failure to Maintain Insurance
- Related Party Exclusion – Membership in US Club Soccer
- Lawsuits Certified as Class Action
- Failure to Perform Professional Services for Others
- Sexual Abuse Exclusion
- Insured vs Insured (scheduled member affiliate against another member affiliate)

### **Policy Details**

- Underwriter: Philadelphia Indemnity (“A++” Superior AM Best Rating)
- Policy Effective Dates – February 12, 2015-February 12, 2016

**THIS OUTLINE IS ONLY FOR GENERAL INFORMATION AND NONE OF THE ABOVE SHALL AMEND OR ALTER THE INSURANCE CONTRACTS. THE WORDING OF THE POLICIES CONSTITUTES THE ONLY AGREEMENT BETWEEN THE INSURED AND THE INSURANCE COMPANY. CONSULT YOUR POLICIES FOR COVERAGE EXCLUSIONS.**