



MASS YOUTH SOCCER ASSOCIATION 2021 - 2022 OUTLINE OF INSURANCE

COMMERCIAL GENERAL LIABILITY & EXCESS ACCIDENT MEDICAL COVERAGE



EXCESS ACCIDENT MEDICAL

Insurance Company: Nationwide Life Insurance Co.

Schedule of Named Insureds: Massachusetts Youth Soccer Association

Covered Activities: While participating in scheduled games, team practice sessions, or sponsored activities, provided they are under the direct supervision of a team official or a sanctioned local or national tournament as a member of a contestant team. Includes organized and supervised group travel as authorized by the policyholder directly to and from a covered event.

ACCIDENT MEDICAL – GROUP COVERAGE		
Description		Limit (per claim)
Excess Accident Coverage Medical and Dental Maximum	Primary Insurance - \$750 Deductible No Primary - \$1,500 Deductible	\$100,000
Accidental Death Benefit and Dismemberment	N/A	\$5,000
Physical Therapy/Chiropractic Limit	--	\$2,000
Orthopedic Appliance Benefit	--	\$1,000
SIR Claims Deductible Aggregate	\$75,000	--

EXCESS ACCIDENT MEDICAL CLAIMS PROCEDURE

- All claims must first be submitted to the claimant's primary medical insurance company.
- Medical claim form can be downloaded via Massachusetts Youth Soccer Association website: www.mayouthsoccer.org/members/excess_soccer_accident_medical_coverage

GENERAL LIABILITY

Insurance Company: Scottsdale Insurance Company

Schedule of Named Insureds: Massachusetts Youth Soccer Association and its member associations, leagues, clubs, teams, players, coaches, referees, directors, officers, ODP administrators, officials, employees and volunteers; however, except for the First Named Insured, none of these are Insureds for liability arising out of their participation in games, practices, activities or operations not sanctioned or approved by the First Named Insured.

LIMITS OF INSURANCE	
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Participant Legal Liability Each Occurrence <i>(other than brain injury)</i>	\$1,000,000
Participant Legal Liability Brain Injury Each Occurrence*	\$1,000,000
Participant Legal Liability Brain Injury Aggregate*	\$3,000,000
Damage to Premises Rented to You Limit	\$300,000
Medical Expense (Spectators Only)	\$5,000
Sexual Abuse Each Occurrence	\$1,000,000
Sexual Abuse Aggregate	\$2,000,000
Non-Owned / Hired Auto Liability***	\$1,000,000

* Limit is inclusive of defense costs.

** Intended for official business of the Named Insureds only. No Coverage for any driver transporting soccer players under this policy.

Deductible: None

GENERAL LIABILITY (continued)

Coverage is Provided for:

Bodily injury; Personal injury; Athletic Participant liability; Spectator liability; Property damage liability; Volunteer liability; Activities necessary and incidental to the conduct of games or practices; Sponsored functions such as meetings, banquets, and fundraisers; Contractual liability; Hired and non-owned auto liability; Worldwide coverage if suits are brought in the United States; Host liquor liability; Athletic trainers used at tournaments (excess basis); Office premises liability coverage automatically included for state office and your member affiliates; Volunteer (medical personnel) providing emergency medical services.

Covered Activities:

Sanctioned and/or approved activities of the state association, office premises, insured event set up and tear down periods, concession sales at insured events, ancillary events held in conjunction with insured events and customary ancillary activities such as occasional fund-raising events, dinners, awards banquets and planning sessions.

Coverage Extensions:

Owners and/or Lessors of Premises, Sponsors, Co-Promoters, Lessors of Leased Equipment (single value under \$30,000), Medical Trainers, and Medical Personnel. Others by request and endorsement, subject to underwriting approval.

EXCESS LIABILITY COVERAGE

Insurance Company:

Scottsdale Insurance Company

Schedule of Named Insureds:

Massachusetts Youth Soccer Association and its member associations, leagues, clubs, teams, players, coaches, referees, directors, officers, ODP administrators, officials, employees and volunteers; however, except for the First Named Insured, none of these are Insureds for liability arising out of their participation in games, practices, activities or operations not sanctioned or approved by the First Named Insured.

LIMITS OF INSURANCE	
Aggregate	\$5,000,000
Products/Completed Operations Aggregate	\$5,000,000
Each Occurrence	\$5,000,000
Sexual Abuse Aggregate	Excluded
• Each Occurrence	Excluded

EXCESS LIABILITY COVERAGE

Insurance Company: The Ohio Casualty Insurance Company

Schedule of Named Insureds: Massachusetts Youth Soccer Association Inc.

LIMITS OF INSURANCE	
Aggregate	\$5,000,000
Excess of Scottsdale \$5M Primary	

CYBER LIABILITY

Insurance Company: Beazley

Schedule of Named Insureds: Massachusetts Youth Soccer Association and affiliated leagues and teams

	Limit	Retention
Breach Response		
Notified Individuals:	500,000	
Legal, Forensic & Public Relations/Crisis Management:	\$1,000,000	\$5,000; but \$2,500 for Legal
THE BREACH RESPONSE LIMITS ABOVE ARE IN ADDITION TO THE POLICY AGGREGATE LIMIT OF LIABILITY		
Policy Aggregate Limit of Liability:	\$2,000,000	
Additional Breach Response Limit		
Additional Breach Response Limit:	\$2,000,000	
First Party Loss		
Business Interruption Loss:		
<i>Resulting from Security Breach:</i>	\$2,000,000	each incident \$5,000
<i>Resulting from System Failure:</i>	\$2,000,000	each incident \$5,000
Dependent Business Loss:		
<i>Resulting from Dependent Security Breach:</i>	\$100,000	each incident \$5,000
<i>Resulting from Dependent System Failure:</i>	\$100,000	each incident \$5,000
Cyber Extortion Loss:	\$2,000,000	each incident \$5,000
Data Recovery Costs:	\$2,000,000	each incident \$5,000
Liability		
Data & Network Liability:	\$2,000,000	each Claim \$5,000
Regulatory Defense & Penalties:	\$2,000,000	each Claim \$5,000
Payment Card Liabilities & Costs:	\$2,000,000	each Claim \$5,000
Media Liability:	\$2,000,000	each Claim \$5,000
eCrime		
Fraudulent Instruction:	\$100,000	each loss \$5,000
Funds Transfer Fraud:	\$250,000	each loss \$5,000
Telephone Fraud:	\$250,000	each loss \$5,000
Criminal Reward		
Criminal Reward:	\$50,000	

MANAGEMENT LIABILITY

Insurance Company: Homeland Insurance Company of New York

Schedule of Named Insureds: Massachusetts Youth Soccer Association

LIMITS OF INSURANCE			
Line of Insurance	Limit	Separate Limit or Shared Limit	Retention
Directors and Officers Liability (D&O)	\$2,000,000	Shared w/ EPLI, FLI	\$10,000
Employment Practices Liability (EPLI)	\$2,000,000	Shared w/ D&O, FLI	\$25,000
Fiduciary Liability (FLI)	\$1,000,000	Shared w/ D&O, EPLO	N/A

CRIME

Insurance Company: Great American Insurance

Schedule of Named Insureds: Massachusetts Youth Soccer Association including their affiliated Leagues Clubs and Teams

LIMITS OF INSURANCE		
Coverage	Limit (per occurrence)	Deductible
Employee Dishonesty	\$250,000	\$25,000
Forgery or Alteration	\$250,000	\$25,000
Inside the Premises	\$250,000	\$25,000
Outside the Premises	\$250,000	\$25,000
Computer Hacking	\$250,000	\$25,000
Money Orders and Counterfeit Paper Currency	\$250,000	\$25,000
Funds Transfer Fraud	\$250,000	\$25,000
Fraudulently Induced Transfers	\$100,000	\$25,000
ERISA Fraud Dishonesty	\$500,000	\$0