

# MASS YOUTH SOCCER ASSOCIATION

## 2020 - 2021 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 including their leagues, teams, players, coaches, referees, sponsors, directors and officers, ODP Administrators, officials and volunteer workers while acting on behalf of Massachusetts Youth Soccer Association. However, none of these are insured for liability arising out of their participation in activities NOT sanctioned by 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](http://www.mayouthsoccer.org/members/excess_soccer_accident_medical_coverage)

## GENERAL LIABILITY

**Insurance Company:** Scottsdale Insurance Company

**Schedule of Named Insureds:** Massachusetts Youth Soccer Association including their leagues, teams, players, coaches, referees, sponsors, directors and officers, ODP Administrators, officials and volunteer workers while acting on behalf of Massachusetts Youth Soccer Association. However, none of these are insured for liability arising out of their participation in activities NOT sanctioned by Massachusetts Youth Soccer Association.

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

\* Limit is inclusive of defense costs.

\*\* The \$2,000,000 Sexual Abuse Aggregate applies to the entire program (all named insureds).

\*\*\* 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)

<b>Coverage is Provided for:</b>	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 - Volunteers (medical personnel & independent contractors) who provide emergency medical services - Lessors Liability for field rentals
<b>Covered Activities:</b>	Activities which are sanctioned by Massachusetts Youth Soccer Association
<b>Coverage Extensions:</b>	Additional Insured – Government entities and field owners as required, sponsors and co-promoters at no additional premium

## EXCESS LIABILITY COVERAGE

<b>Insurance Company:</b>	Scottsdale Insurance Company
<b>Schedule of Named Insureds:</b>	Massachusetts Youth Soccer Association including their leagues, teams, players, coaches, referees, sponsors, directors and officers, ODP Administrators, officials and volunteer workers while acting on behalf of Massachusetts Youth Soccer Association. However, none of these are insured for liability arising out of their participation in activities NOT sanctioned by Massachusetts Youth Soccer Association.

LIMITS OF INSURANCE	
Aggregate	\$10,000,000
Products/Completed Operations Aggregate	\$10,000,000
Each Occurrence	\$10,000,000
Sexual Abuse Aggregate	\$5,000,000
• Each Occurrence	\$5,000,000

## CYBER LIABILITY

Insurance Company: Beazley

Schedule of Named Insureds: Massachusetts Youth Soccer Association including any Subsidiaries and the affiliate member teams, leagues, and clubs of the Massachusetts Youth Soccer Association

LIMITS OF INSURANCE	
<b>A. Aggregate Limit of Liability:</b>	
<ul style="list-style-type: none"> <li>Information Security and Privacy Liability, Regulatory Defense and Penalties, Website Media Content Liability, and PCI Fines, Expenses, and Costs (subject to sublimit of liability)</li> </ul>	\$2,000,000
<ul style="list-style-type: none"> <li>Aggregate Sublimit Applicable to Insuring Agreement C (Regulatory Defense and Penalties)</li> </ul>	\$2,000,000
<ul style="list-style-type: none"> <li>Aggregate Sublimit Applicable to Insuring Agreement E (PCI Fines, Expenses and Costs)</li> </ul>	\$100,000
<b>B. Limits of Coverage for Privacy Breach Response Services</b>	
<ul style="list-style-type: none"> <li>Notification of Individuals - Aggregate</li> </ul>	\$500,000
<ul style="list-style-type: none"> <li>Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses - combined</li> </ul>	\$1,000,000

Retention: \$5,000 each claim

## MANAGEMENT LIABILITY

Insurance Company: Hiscox

Schedule of Named Insureds: Massachusetts Youth Soccer Association including any Subsidiaries and the affiliate member teams, leagues, and clubs of the 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:** Hiscox

**Schedule of Named Insureds:** Massachusetts Youth Soccer Association including any Subsidiaries and the affiliate member teams, leagues, and clubs of the Massachusetts Youth Soccer Association

LIMITS OF INSURANCE		
Coverage	Limit (per occurrence)	Deductible
<b>Coverage A: Fidelity</b>		
Employee Theft	\$250,000	\$25,000
Client's Property	\$250,000	\$25,000
<b>Coverage B: Forgery or Alteration</b>		
Checks	\$250,000	\$25,000
Credit, Debit or Charge Cards	\$250,000	\$25,000
<b>Coverage C: Inside and Outside the Premises</b>		
Inside the Premises	\$250,000	\$25,000
Outside the Premises	\$250,000	\$25,000
<b>Coverage D: Computer and Funds Transfer Fraud</b>		
Computer Fraud	\$250,000	\$25,000
Funds Transfer Fraud	\$250,000	\$25,000
<b>Coverage E: Money Orders and Counterfeit Money</b>	\$250,000	\$25,000
<b>Expense</b>	\$25,000	NA