



NEW YORK STATE WEST YOUTH SOCCER ASSOCIATION

2023-2024 OUTLINE OF INSURANCE

COMMERCIAL GENERAL LIABILITY, EXCESS ACCIDENT MEDICAL, NON PROFIT LIABILITY,
CYBER SECURITY LIABILITY AND FIDELITY CRIME COVERAGES



EXCESS ACCIDENT MEDICAL

Insurance Company: Great American Insurance Company

Schedule of Named Insureds: New York State West Youth Soccer Association

Policy Term: September 1, 2023 – September 1, 2024

Eligible Persons: All registered athletic participants, including volunteers and staff.

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 Medical and Dental Maximum	\$250 Flat Deductible	\$100,000
Accidental Death Benefit and Dismemberment	--	\$5,000
Physical Therapy	--	\$50 per visit/ 40 max visits
Claims Deductible Aggregate	\$25,000	--

EXCESS ACCIDENT MEDICAL CLAIMS PROCEDURE

- All claims must first be submitted to the claimant's primary medical insurance company.
- Medical claim form can be submitted via New York State West Youth Soccer Association's website: <http://nyswysa.org/>

GENERAL LIABILITY

Insurance Company:

Everest National Insurance Company

Named Insureds:

New York State West Youth Soccer Association member leagues and clubs including their team members, managers, coaches, referees, officials, directors, officers, administrators, assistants, scorekeepers, and volunteers but only while acting in their capacity as such. However, none of these are an insured for liability arising out of their participation in activities not sanctioned by New York State West Youth Soccer Association

Policy Term:

September 1, 2023 – September 1, 2024

LIMITS OF INSURANCE	
General Aggregate per Event	\$5,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Participant Legal Liability Each Occurrence	\$1,000,000
Participant Legal Liability Aggregate	\$5,000,000
Neurodegenerative Injury Each Occurrence	\$1,000,000
Neurodegenerative Injury Aggregate	\$1,000,000
Neurodegenerative Injury Claim Expense Cap	\$1,000,000
Damage to Premises Rented to You Limit	\$300,000
Sexual Abuse / Molestation Each Occurrence	\$2,000,000
Sexual Abuse / Molestation Aggregate	\$2,000,000
Non-Owned / Hired Auto Liability*	\$1,000,000

*For official business of the Named Insured only

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 - Office premises liability for state office. Emergency Medical Technicians providing services for or on your behalf.
Covered Activities:	Liability coverage provided for NYSWYSA sanctioned and approved amateur practice and play in the insured sport to include fundraisers, banquets, award ceremonies and team meetings.
Coverage Extensions:	Additional Insured – Automatic status when required by written agreement. Others by request and endorsement, subject to underwriting approval

EXCESS LIABILITY COVERAGE

Insurance Company:	Everest National Insurance Company
Schedule of Named Insureds:	New York State West Youth Soccer Association member leagues and clubs including their team members, managers, coaches, referees, officials, directors, officers, administrators, assistants, scorekeepers, and volunteers but only while acting in their capacity as such. However, none of these are an insured for liability arising out of their participation in activities not sanctioned by New York State West Youths Soccer Association
Policy Term:	September 1, 2023 – September 1, 2024

LIMITS OF INSURANCE	
Aggregate	\$5,000,000
Each Occurrence	\$5,000,000
Sexual Abuse / Molestation Aggregate	\$2,000,000
• Each Occurrence	\$2,000,000

MANAGEMENT LIABILITY (NON-PROFIT D&O)

Insurance Company: Tokio Marine Specialty Ins. Co. (AM Best A++ Superior Financial Rating)

Schedule of Named Insureds: New York State West Youth Soccer Association including its member organizations scheduled the policy for coverage.

Policy Term: November 2023 – November, 2024

LIMITS OF INSURANCE			
Line of Insurance	Limit	Separate Limit or Shared Limit	Retention
Directors and Officers Liability (D&O)	\$1,000,000	Shared Limit	State – \$5,000 Member Orgs - \$10,000
Employment Practices Liability (EPLI)	\$1,000,000		State – \$5,000 Member Orgs - \$10,000