



# NEW YORK STATE WEST YOUTH SOCCER ASSOCIATION

## 2019-2020 OUTLINE OF INSURANCE

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



# EXCESS ACCIDENT MEDICAL

**Insurance Company:** Nationwide Life Insurance Co. (AM Best A+ Superior Financial Rating)

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

**Policy Term:** September 1, 2019 – September 1, 2020

**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 | \$250 Flat Deductible | \$100,000         |
| Accidental Death Benefit and Dismemberment          | --                    | \$5,000           |
| Physical Therapy/Chiropractic Limit                 | --                    | \$50 per Visit    |
| SIR Claims Deductible Aggregate                     | \$50,000              | --                |

## 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 New York State West Youth Soccer Association's website: [http://nyswysa.org/\\_files/NYW%20Claim%20Form%2019-20.pdf](http://nyswysa.org/_files/NYW%20Claim%20Form%2019-20.pdf)

# GENERAL LIABILITY

**Insurance Company:** National Casualty Co. (AM Best A+ Superior Financial Rating)

**Schedule of Named Insureds:** New York State West 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 New York State West Youth Soccer Association. 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, 2019 – September 1, 2020

| LIMITS OF INSURANCE   |             |
|---|-------------|
| <b>General Aggregate</b>  | Unlimited   |
| <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>       | Unlimited   |
| <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.

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**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 New York State West 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>          | National Casualty Co. (AM Best A+ Superior Financial Rating)  |
| <b>Schedule of Named Insureds:</b> | New York State West 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 New York State West Youth Soccer Association. 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. |
| <b>Policy Term:</b>                | September 1, 2019 – September 1, 2020   |

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

## CYBER SECURITY LIABILITY

**Insurance Company:** Philadelphia Indemnity (AM Best A++ Superior Financial Rating)

**Schedule of Named Insureds:** New York State West Youth Soccer Association (Mothership)

**Policy Term:** December 7, 2018 – December 7, 2019

| LIMITS OF INSURANCE   |             |
|---|-------------|
| <b>Policy Aggregate Limit of Liability:</b> <ul style="list-style-type: none"><li>• Network Security &amp; Privacy Liability, Employee Privacy Liability and Electronic Media Liability</li></ul> | \$1,000,000 |
| <ul style="list-style-type: none"><li>• Security Event Costs</li></ul>  | \$500,000   |
| <b>Limits of Coverage for Privacy Breach Response Services</b>  |             |
| <ul style="list-style-type: none"><li>• Notification of Individuals – Expense Sub-Limit</li></ul>   | \$250,000   |
| <ul style="list-style-type: none"><li>• Public Relations – Expense Sub-Limit</li></ul>  | \$250,000   |

**Retention:** \$5,000 each claim

## 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:** March 15, 2019 – March 15, 2020

| LIMITS OF INSURANCE                               |             |                                |  |
|---|-------------|--------------------------------|--|
| Line of Insurance                                 | Limit       | Separate Limit or Shared Limit | Retention                                |
| <b>Directors and Officers Liability (D&amp;O)</b> | \$1,000,000 | Shared Limit                   | State – \$1,000<br>Member Orgs - \$5,000 |
| <b>Employment Practices Liability (EPLI)</b>      | \$1,000,000 |                                | State – \$5,000<br>Member Orgs - \$5,000 |

# CRIME

**Insurance Company:** Western Surety Co. (AM Best A+ Excellent Financial Rating)

**Schedule of Named Insureds:** New York State West Youth Soccer Association (Mothership)

**Policy Term:** September 21, 2019 – September 21, 2021

| LIMITS OF INSURANCE                       |                        |            |
|---|------------------------|------------|
| Coverage                                  | Limit (per occurrence) | Deductible |
| <b>Coverage: Fidelity Dishonesty Bond</b> |                        |            |
| Employee/Volunteer Theft                  | \$50,000               | None       |