

# INDIANA YOUTH SOCCER ASSOCIATION

## YOUTH SOCCER LIABILITY COVERAGE OUTLINE

INSURANCE COMPANY: COMBINED SPECIALTY & GREAT AMERICAN ASSURANCE  
A.M. BEST RATED "A"

### INSURED:

1. Indiana Youth Soccer Association
2. State Association, all affiliate associations, leagues, & clubs.
3. All officers, directors, coaches, employees, official team members and volunteers with respect to their duties.

POLICY PERIOD: September 1, 2003 to September 1, 2004

POLICY LIMITS: Primary - \$1 million each & every occurrence; Excess - \$4 million per occurrence/4 million shared aggregate

POLICY TYPE: The policy will be issued on an "occurrence" basis for a period of one year.

DEDUCTIBLE: None.

### COVERAGE:

1. General Liability.
  - a) Liability for bodily injury or property damage to spectators, game participants, and to members of the general public. Legal liability coverage is provided for athletic trainers who provide assistance at tournaments. Liability for owned or leased office space and outdoor fields owned by affiliates.
  - b) Fund raising, meetings, awards banquets.
  - c) Activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games.
2. Products liability for food or drinks sold on premises.
3. Hired and non-owned auto, at policy limit while being used in the business of the named insured.
4. Incidental medical malpractice.
5. Liability for false arrest, detention or malicious prosecution, libel, slander, defamation of character, or wrongful eviction.
6. Abuse and molestation specifically written into coverage form with limits of 1 million each occurrence/\$3,000,000 aggregate.
7. Medical Payments - \$5,000 (non-participants).
8. Host Liquor liability for banquets and meetings.

TERRITORY: 1. Worldwide for bodily injury, property damage, and personal and advertising injury.

- EXCLUSIONS:
1. Autos, buses, aircraft and watercraft owned or operated by or loaned to any insured.
  2. Property of others in the care, custody and control of the insured; such as personal property of players, coaches, or parents.
  3. Liability to pay Worker's Compensation.
  4. Intentional acts.

ADDITIONAL NAMED INSURED: Certificates of insurance are furnished to each association, identifying them as members of the state organization. Certificates of insurance will be issued upon request adding the name of a school district, university, private land owner, municipality, or sponsor, etc.

INDOOR SOCCER: The liability policy will provide the same benefits for indoor soccer as for outdoor soccer. For coverage to be valid, your state association must recognize indoor soccer and approve the playing facility. The liability policy will not provide coverage to the owners or operators of any indoor soccer facility.

**THIS OUTLINE IS ONLY FOR GENERAL INFORMATION AND NONE OF THE ABOVE SHALL AMEND OR ALTER THE INSURANCE CONTRACT. THE WORDING OF THE POLICY CONSTITUTES THE ONLY AGREEMENT BETWEEN THE INSURED AND THE INSURANCE COMPANY.**

### NATIONAL ADMINISTRATOR:

• PULLEN INSURANCE SERVICES, INC. •

6300 RIDGLEA PLACE, SUITE 614 • FORT WORTH, TEXAS 76116

PHONE: 817-738-6100 FAX: 817-738-2993 E-MAIL: [ppullen@pullenins.com](mailto:ppullen@pullenins.com)