Bollinger
Insurance Solutions
Sports Insurance
101 JFK PARKWAY, SHORT HILLS, NJ 07078 800-526-1379

2011-2012
Insurance Summary for:

Eastern Pennsylvania Youth Soccer Association

Summary of Insurance Policies

Accident Insurance

Accident Insurance provides coverage for accidental injuries incurred by Insured Persons, while participating in covered activities of Eastern Pennsylvania Youth Soccer Association.

Policy Limits

Accidental Medical & Dental Expense Limit	$ 300,000 Maximum
Accidental Death and Dismemberment Limit:	$ 5,000 Principal Sum
Aggregate Limit per Accident:	$1,000,000
Deductible per Participant:	$ 250
Benefit Period:	104 Weeks from Date of Injury
Claims Basis:	Full Excess
Chiropractic/Physical Therapy limit per claim	$2,000 ($50 Maximum per Visit)
Durable Medical Equipment limit per claim	$1,000
Prescription Drug Limit per claim	$1,000

Accident policy is written on a Full Excess basis which means if they have any other insurance (for example – through their parent's employer) they would need to use that insurance first.

104 Week Benefit Period means we will pay for charges incurred within 104 weeks from the date of injury.

General Liability Insurance

General Liability Insurance covers claims for liability or negligence for bodily injury or property damage arising out of sponsored activities, premises or operations of the association, its member teams, leagues and participants.

Policy Limits

Aggregate Limit of Liability	$5,000,000 per Location
Products/Completed Operations Aggregate	$2,000,000
Per Occurrence Limit	$1,000,000
Participants' Legal Liability Limit	Included
Personal Injury/Advertising Injury	$1,000,000
Sexual Abuse/Molestation Liability (Aggregate)	$2,000,000
Sexual Abuse/Molestation Liability (Per Occurrence)	$1,000,000
Hired/Non-Owned Auto	$1,000,000
Fire Legal Liability (any one fire)	$ 300,000
Medical Payments (to non-members)	$ 5,000
Deductible	$ 0

Excess Liability Insurance

Excess Liability:

Per Occurrence Limit	$4,000,000
Aggregate Limit of Liability	$4,000,000
Follow Form Excess	