



2019-20 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 Specific Loss:	\$ 5,000 Principal Sum
Aggregate Limit per Accident:	\$ 300,000
Deductible per Participant:	\$ 500
Benefit Period:	104 Weeks from Date of Injury
Claims Basis:	Full Excess
Chiropractic/Physical Therapy limit per claim	\$2,000 (\$50 Maximum per Visit)
Loss Period	60 Days

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.

Definitions

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

Insured/Eligible Persons: Participants, including volunteers and staff, performing their normal duties at a covered activity.

Covered Activity: 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 policy holder.

Loss Period: The period of time within which the insured person needs to visit a medical professional in order for the claim to be eligible for payment from the carrier.

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.

****NOTE: All policies described are contracts subject to specific exclusions and limitations****



Policy Limits

Aggregate Limit of Liability	No Aggregate
Products/Completed Operations Aggregate	\$1,000,000
Per Occurrence Limit	\$1,000,000
Legal Liability to Participant	\$2,000,000
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
Damage to Premises Rented to You	\$1,000,000
Premises Medical Payments (to non-members)	\$ 5,000
Deductible	\$0

Excess Liability Insurance

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

Directors & Officers Liability Insurance

Directors and officers (D&O) insurance responds to claims brought against member clubs and their board of directors for any alleged wrongful acts relating to decisions made on behalf of the club.

Policy Limits

Liability Coverage Aggregate Limit of Liability	\$5,000,000
Defense Costs Outside the Aggregate Limit of Liability	Unlimited
Nonprofit Organization Liability Coverage	\$5,000,000

<u>Insuring Agreement</u>	<u>Sublimit of Liability</u>	<u>Deductible Each Claim</u>
Insured Person Liability	\$5,000,000	None
Organization Reimbursement	\$5,000,000	\$5,000
Organization Liability	\$5,000,000	\$5,000

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EPYSA member clubs also have access to the following coverage via a master policy written by National Casualty Insurance Company

Equipment

Coverage for physical loss of club owned property including goals, lighting, equipment, furniture, storage sheds, fencing and fields.

\$2.20 for every \$100 of coverage

Ex. Limit	Annual Premium
\$25,000	\$550
\$50,000	\$1,100

Deductible: \$1,000

Crime/Employee Dishonesty

Coverage for losses of club owned money and securities due to burglary or theft.

Two coverage options

Limit	Annual Premium
\$25,000	\$101
\$50,000	\$150

Individual club insurance available through villaNova Insurance Partners

Special Event Coverage

This coverage is for non-sanctioned EPYSA events. Liability and weather event disruption coverage is available for tournaments or other club level events that are not sanctioned by EPYSA.

General Liability

Land, buildings or long term leased properties that require 24/7 coverage. Policies are available to protect clubs' assets and provide defense and indemnity for allegations of third-party bodily injury or property damage.

D&O/Employment Practices Liability (EPLI)

Member clubs may choose to maintain a separate policy for officers and board members with lower retention limits. EPLI provides defense for allegations of harassment or abuse by employees or third parties.

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Workers Compensation

Clubs with employees are required to purchase coverage for employee injuries sustained while working. PA state law requires all employers to maintain this coverage.

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