



2025-2026 Summary of Insurance Policies

Secondary Medical Accident Insurance

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

Policy Limits

Accidental Medical & Dental Expense Limit	\$ 300,000 Max Benefit Amount
Accidental Death Benefit and Dismemberment:	\$ 5,000 Max Benefit Per Participant, Per Accident
Accidental Death and Dismemberment Aggregate:	\$ 100,000
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
Expanded Sports Coverage Endorsement Included	Provides coverage for heat-related problems such as heat exhaustion, heat stroke and heat prostration

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 directly to and from a covered event.

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.

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



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

General Aggregate Per Event	\$5,000,000
Products/Completed Operations Aggregate	\$1,000,000
Per Occurrence Limit	\$1,000,000
Participant Legal Liability Aggregate	\$5,000,000
Participant Legal Liability Each Occurrence	\$1,000,000
Neurodegenerative Injury Aggregate	\$1,000,000
Neurodegenerative Injury Each Occurrence	\$1,000,000
Personal Injury/Advertising Injury	\$1,000,000
Sexual Abuse/Molestation Liability (Aggregate)	\$2,000,000
Sexual Abuse/Molestation Liability (Per Occurrence)	\$1,000,000
Damage to Premises Rented to You	\$300,000
Premises Medical Payments (Spectators Only)	excluded
Errors & Omissions Aggregate	\$2,000,000
Errors & Omissions Each Occurrence	\$1,000,000
Deductible	\$0

*Defense costs are in addition to the limit or coverage

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, worldwide coverage if suits are brought in the United States, Host liquor liability, Office premises liability coverage automatically included for state office, Emergency Medical Technicians providing services on your behalf

Covered Activities:

Sanctioned and/or approved activities of the state association, office premises (applies to the state association office only, insured event set up and tear down periods, concession sales at insured events, ancillary events, dinners, award banquets and planning sessions

Excess Liability Insurance

Per Occurrence Limit	\$5,000,000
Aggregate Limit of Liability	\$5,000,000
Sexual Abuse / Molestation Aggregate	\$2,000,000
Sexual Abuse / Molestation Each Occurrence	\$2,000,000

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



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

Insuring Agreement	Sublimit of Liability	Deductible Each Claim
Insured Person Liability	\$5,000,000	none
Organization Reimbursement	\$5,000,000	\$5,000
Organization Liability	\$5,000,000	\$5,000

Individual club insurance available to purchase through VillaNova Insurance Partners

Equipment

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

Crime/Employee Dishonesty

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

Special Event Coverage

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

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.

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



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.

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.

Hired and Non-Owned Auto

If club members use their own vehicles, rent, lease or borrow a vehicle for events, Hired and Non-Owned Auto coverage provides additional coverage over the member's personal auto insurance for bodily injury and property damage liability.

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