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Wisconsin Youth Soccer Association Insurance Overview

GENERAL LIABILITY – WHAT IS COVERED?

- Provides liability protection for Wisconsin Youth Soccer Association and their member clubs, leagues for the alleged or actual acts of civil negligence arising out of their participation in covered activities sanctioned by Wisconsin Youth Soccer Association.
- The general liability policy provides coverage for:
 - 1) Bodily Injury
 - 2) Personal & Advertising Injury
 - 3) Property Damage

Typical Examples of Covered Activities:

- Scheduled Practices, Clinics, Tryouts and Games
- Operation of concession stands
- Parades which teams participate
- Award banquets & ceremonies
- Tournaments
- Fund-raising drives
- Picnics
- 24/7 coverage for fields leased by it's members under a lease of premises agreement or fields owned by a member club

Coverage Afforded Under the General Liability Policy

Bodily Injury & Property Damage Claims:

- Athletic Participant Liability Claims
- Spectator Claims / Business Invitees
- Damage to Rented Premises & Fire Legal Liability
- Products Liability (concession sales)
- Sexual Abuse & Molestation Claims
- Liability for use of Mobile Equipment (i.e. Golf Carts used at Tournaments)

Personal & Advertising Injury Claims:

- Written or Oral publication of material that slanders or libels a person or organization
- False arrest, detention or imprisonment
- Malicious prosecution
- Use of another's advertising idea in your advertisement
- Copyright infringement

General Liability - Who is an Insured?

- Wisconsin Youth Soccer Association
- Affiliated associations and its leagues, clubs, teams , players, coaches, referees, sponsors, directors and officers, ODP administrators, officials, and volunteers while acting on behalf of Wisconsin Youth Soccer Association

Limits of Liability

Each Occurrence Limit: \$1,000,000	General Aggregate Limit: Unlimited
Participant Legal Liability Each Occurrence: \$1,000,000	Hired / Non-Owned Auto: \$1,000,000
Participant Legal Liability Aggregate (other than brain injury): Unlimited	Sexual Abuse / Molestation:
Participant Legal Liability Brain Injury Per Occurrence - \$2,000,000	\$1,000,000 per Occurrence
Participant Legal Liability Brain Injury Aggregate: \$5,000,000	\$2,000,000 Aggregate

Common Liability Exclusions

- Employment Related Practices
- Property in the "care, custody, and control" of the insured
- Intentional acts
- Liability to pay Workers Compensation
- Asbestos, lead, fungi, bacteria
- Liquor Liability
- Standard Commercial General Liability exclusions apply
- Amusement devices (i.e. climbing walls, rides) except inflatables and dunk tanks
- Liability coverage for any "driver" transporting soccer players to include the use of any 15 passenger van
- Owned or leased fields that are leased/sub-leased to non-Wisconsin Youth Soccer member organizations

Policy Details

- Underwriter: An AM Best Rated "A+" Superior Insurance Company
- Policy Effective Dates – September 1, 2017-September 1, 2018

EXCESS/UMBRELLA LIABILITY

- Provides additional limits of liability over the primary liability limits for catastrophic claims
- Coverage is follow form over the underlying general liability policy
- Wisconsin Youth Soccer Association provides excess liability limits of:
 - \$5,000,000 Each Occurrence
 - \$5,000,000 Aggregate
- Excess excludes player brain injury claims

Policy Details

- Underwriter: An AM Best Rated "A+" Superior Insurance Company
- Policy Effective Dates – September 1, 2017-September 1, 2018

EXCESS ACCIDENT MEDICAL BENEFIT – WHAT IS COVERED?

- Provides medical expense coverage for an insured person injured during a sanctioned and supervised activity of Wisconsin Youth Soccer Association
- Insured person: registered team members, coaches, referees, officials, and volunteers
- Sanctioned Activity: scheduled practices, games, organized GROUP travel, or other sponsored activities under the direct supervision of a team official as authorized by the policyholder (Wisconsin Youth Soccer Association)

Excess Accident Coverage

- The Wisconsin Youth Soccer Association excess accident medical policy only pays after any other applicable insurance benefits (i.e. parents primary insurance) have considered the charges with covered "out of pocket" expenses being paid subject to the excess accident policy deductible of \$250
- If injured person is covered by a government program (i.e. TRICARE, Medicaid, S-CHIP), the Wisconsin Youth Soccer Association pays benefits as primary subject to the policy deductible
- If no other insurance, the policy pays as primary subject to the policy deductible
- Wisconsin Youth Soccer Association excess accident medical insurance policy is secondary insurance. Failure to follow the rules of your primary healthcare coverage will result in a benefit reduction of eligible expenses to 50% of the amount otherwise payable

Examples of Covered Expenses

Covered Expenses: the reasonable and customary charges for local treatment, services, and supplies

- Hospital / Physicians Charges
- X-Rays & Lab Exams
- RX Drugs & Supplies
- Therapeutic Services (i.e. Physical Therapy)
- Dental Treatment (injury to natural teeth)

Excess Accident Medical Limits

- \$250,000 Maximum per accidental injury
- \$250 Deductible per claim
- Physical Therapy/Chiropractic limit of \$50 per visit/\$2,000 max per injury
- 1-Year benefit period – benefits are available for 52 weeks from the date of injury
- \$5,000 Accidental Death & Dismemberment Benefit (Deductible does not apply)

What Is Not Covered?

- Injuries sustained during non-Wisconsin Youth Soccer Association sanctioned and approved activities
- Intentionally Self Inflicted Injury
- Parent transporting their child to or from a game or practice
- Losses from sickness or disease unless a bacterial infection from a wound
- Losses incurred as a result of being intoxicated

Policy Details

- Underwriter: An AM Best Rated "A+" Superior Insurance Company
- Policy Effective Dates – September 1, 2017-September 1, 2018

NON-PROFIT LIABILITY (D&O) – WHO IS COVERED?

Purpose: Protects Wisconsin Youth Soccer Association and its scheduled “affiliated association/club’s” to include its past, present or future elected or appointed board members, committee members, volunteers, employees for claims alleging a wrongful act (harm) attributed to the “governance of the organization”.

- Wrongful act is defined as an error, omission, misstatement, neglect, breach of duty committed by an insured in his/her capacity or by the organization
- D&O liability does not cover any claims arising out of Bodily Injury or Property Damage
- EPL (Employment Practices Liability) coverage provided in the non-profit liability policy

Examples of D&O/EPL Claims

- Wrongful termination / suspension of an employee, coach, officials, or volunteer
- Failure to follow stated policies and procedures as stated in bylaws
- Claims arising over rules interpretation
- Discrimination / harassment of an employee, coach, official or other third party (parent, spectator)

D&O/EPL Limits

- \$1,000,000 in the aggregate – all scheduled affiliate and the state association share in this limit
- Defense costs are unlimited
- Coverage for both monetary and non-monetary claims

D&O Retentions (Deductibles)

Each claim subject to a retention of:

- \$5,000 – D&O Claims (Wisconsin Youth Soccer Association and Affiliated Association/Club)
- \$5,000 – Employment Practices (Wisconsin Youth Soccer Association)
- \$10,000 – Employment Practices (Affiliated Association/Club)
- \$5,000 – Third Party Discrimination (Wisconsin Youth Soccer Association)
- \$10,000 – Third Party Discrimination (Affiliated Association/Club)

Exclusions

- Fraudulent or Dishonesty Acts
- Bodily Injury/Property Damage Claims
- Failure to Maintain Insurance
- Breach of Contract Claims
- Lawsuits Certified as Class Action
- Failure to Perform Professional Services for Others
- Sexual Abuse Exclusion
- Insured vs Insured (scheduled member affiliate against another member affiliate)

Policy Details

- Underwriter: An AM Best Rated “A++” Superior Insurance Company
- Policy Effective Dates – November 1, 2016-November 1, 2017

EMPLOYEE/VOLUNTEER DISHONESTY CRIME – WHAT IS COVERED?

- Pays for loss to money and securities and other property resulting directly from theft committed by an employee/volunteer

Employee/Volunteer Dishonesty Limits

- Liability of Liability - \$200,000 each claim (Wisconsin Youth Soccer Association)
- Liability of Liability - \$50,000 each claim (Member Affiliates)
- Deductible - \$2,500 each claim (WYSA)
- Deductible - \$1,000 each claim (Member Affiliates)

What is Not Covered?

- Inventory Shortages

Risk Management Requirements

- Bank statements are reconciled monthly by someone who does not have authority to deposit or withdraw funds
- Check writing and depositing functions are divided and not performed by the same person

Policy Details

- Underwriter: An AM Best Rated “A+” Superior Insurance Company
- Policy Effective Dates – September 1, 2017-September 1, 2018

THIS OUTLINE IS ONLY FOR GENERAL INFORMATION AND NONE OF THE ABOVE SHALL AMEND OR ALTER THE INSURANCE CONTRACTS. THE WORDING OF THE POLICIES CONSTITUTES THE ONLY AGREEMENT BETWEEN THE INSURED AND THE INSURANCE COMPANY. CONSULT YOUR POLICIES FOR COVERAGE EXCLUSIONS.