



NEW YORK STATE WEST YOUTH SOCCER ASSOCIATION

2018-2019 OUTLINE OF INSURANCE

COMMERCIAL GENERAL LIABILITY, EXCESS ACCIDENT MEDICAL, NON-PROFIT
LIABILITY, CYBER SECURITY LIABILITY AND FIDELITY CRIME COVERAGES



EXCESS ACCIDENT MEDICAL

Insurance Company: Nationwide Life Insurance Co. (AM Best A+ Superior Financial Rating)

Schedule of Named Insureds: New York State West Youth Soccer Association including their leagues, teams, players, coaches, referees, sponsors, directors and officers, ODP Administrators, officials and volunteer workers while acting on behalf of New York State West Youth Soccer Association.

Policy Term: September 1, 2018 – September 1, 2019

Covered Activities: 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 policyholder directly to and from a covered event.

ACCIDENT MEDICAL – GROUP COVERAGE		
Description		Limit (per claim)
Excess Accident Coverage Medical and Dental Maximum	\$250 Flat Deductible	\$100,000
Accidental Death Benefit and Dismemberment	--	\$5,000
Physical Therapy/Chiropractic Limit	--	\$50 per Visit
SIR Claims Deductible Aggregate	\$50,000	--

EXCESS ACCIDENT MEDICAL CLAIMS PROCEDURE

- All claims must first be submitted to the claimant's primary medical insurance company.
- Medical claim form can be downloaded via New York State West Youth Soccer Association's website: https://nyswysa.demosphere-secure.com/_files/forms/NYW_claim_1819_Fillable.pdf

GENERAL LIABILITY

Insurance Company: National Casualty Co. (AM Best A+ Superior Financial Rating)

Schedule of Named Insureds: New York State West Youth Soccer Association including their leagues, teams, players, coaches, referees, sponsors, directors and officers, ODP Administrators, officials and volunteer workers while acting on behalf of New York State West Youth Soccer Association. However, none of these are an insured for liability arising out of their participation in activities NOT sanctioned by New York State West Youth Soccer Association.

Policy Term: September 1, 2018 – September 1, 2019

LIMITS OF INSURANCE	
General Aggregate	Unlimited
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Participant Legal Liability Each Occurrence <i>(other than brain injury)</i>	\$1,000,000
Participant Legal Liability Aggregate <i>(other than brain injury)</i>	Unlimited
Participant Legal Liability Brain Injury Each Occurrence*	\$2,000,000
Participant Legal Liability Brain Injury Aggregate*	\$5,000,000
Damage to Premises Rented to You Limit	\$300,000
Medical Expense (Spectators Only)	\$5,000
Sexual Abuse Each Occurrence	\$1,000,000
Sexual Abuse Aggregate**	\$2,000,000
Non-Owned / Hired Auto Liability***	\$1,000,000

* Limit is inclusive of defense costs.

** The \$2,000,000 Sexual Abuse Aggregate applies to the entire program (all named insureds).

*** Intended for official business of the Named Insureds only. No Coverage for any driver transporting soccer players under this policy.

Deductible: None

GENERAL LIABILITY (continued)

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 - Hired and non-owned auto liability - Worldwide coverage if suits are brought in the United States - Host liquor liability - Athletic trainers used at tournaments (excess basis) - Office premises liability coverage automatically included for state office and your member affiliates - Volunteers (medical personnel & independent contractors) who provide emergency medical services - Lessors Liability for field rentals
Covered Activities:	Activities which are sanctioned by New York State West Youth Soccer Association
Coverage Extensions:	Additional Insured – Government entities and field owners as required, sponsors and co-promoters at no additional premium

EXCESS LIABILITY COVERAGE

Insurance Company:	National Casualty Co. (AM Best A+ Superior Financial Rating)
Schedule of Named Insureds:	New York State West Youth Soccer Association including their leagues, teams, players, coaches, referees, sponsors, directors and officers, ODP Administrators, officials and volunteer workers while acting on behalf of New York State West Youth Soccer Association. However, none of these are an insured for liability arising out of their participation in activities NOT sanctioned by New York State West Youth Soccer Association.
Policy Term:	September 1, 2018 – September 1, 2019

LIMITS OF INSURANCE	
Aggregate	Unlimited
Products/Completed Operations Aggregate	\$5,000,000
Each Occurrence	\$5,000,000
Sexual Abuse Aggregate	\$5,000,000
<ul style="list-style-type: none"> Each Occurrence 	\$5,000,000

CYBER SECURITY LIABILITY

Insurance Company: Philadelphia Indemnity (AM Best A++ Superior Financial Rating)

Schedule of Named Insureds: New York State West Youth Soccer Association (Mothership)

Policy Term: December 7, 2018 – December 7, 2019

LIMITS OF INSURANCE	
Policy Aggregate Limit of Liability: <ul style="list-style-type: none">• Network Security & Privacy Liability, Employee Privacy Liability and Electronic Media Liability	\$1,000,000
<ul style="list-style-type: none">• Security Event Costs	\$500,000
Limits of Coverage for Privacy Breach Response Services	
<ul style="list-style-type: none">• Notification of Individuals – Expense Sub-Limit	\$250,000
<ul style="list-style-type: none">• Public Relations – Expense Sub-Limit	\$250,000

Retention: \$5,000 each claim

MANAGEMENT LIABILITY (NON-PROFIT D&O)

Insurance Company: Tokio Marine Specialty Ins. Co. (AM Best A++ Superior Financial Rating)

Schedule of Named Insureds: New York State West Youth Soccer Association including its member organizations scheduled the policy for coverage

Policy Term: March 15, 2018 – March 15, 2019

LIMITS OF INSURANCE			
Line of Insurance	Limit	Separate Limit or Shared Limit	Retention
Directors and Officers Liability (D&O)	\$1,000,000	Shared Limit	State – \$1,000 Member Orgs - \$5,000
Employment Practices Liability (EPLI)	\$1,000,000		State – \$5,000 Member Orgs - \$5,000

CRIME

Insurance Company: Western Surety Co. (AM Best A+ Excellent Financial Rating)

Schedule of Named Insureds: New York State West Youth Soccer Association (Mothership)

Policy Term: September 21, 2016 – September 21, 2019

LIMITS OF INSURANCE		
Coverage	Limit (per occurrence)	Deductible
Coverage: Fidelity Dishonesty Bond		
Employee/Volunteer Theft	\$50,000	None