

● New York State West Youth Soccer Association ●

(Underwritten by Philadelphia Indemnity A.M. Best Rated "A+" Superior

NONPROFIT DIRECTORS AND OFFICERS LIABILITY

EXPLANATION OF COVERAGE

TERM OF INSURANCE NOVEMBER 15, 2009 TO NOVEMBER 15, 2010

INSURED

State Association and its scheduled Nonprofit Affiliates, including any individual who was, now is, or shall be a director, officer, trustee, employee, volunteer, or committee member of the association

POLICY LIMITS

\$1,000,000 in the Aggregate for all claims made during the policy period. Defense costs are outside the aggregate limit of liability and are unlimited

POLICY TYPE

Coverage limited to a wrongful act made during the policy period.

RETENTION

\$1,000 each claim inclusive of defense costs; \$15,000 each claim for third party discrimination claims

COVERAGE

- Legal expenses paid on your behalf as they are incurred by carrier or insured selects defense counsel
- Employment Practices Liability coverage, including wrongful termination, sexual harassment, discrimination, breach of employment contract, wrongful termination, wrongful demotion, wrongful discipline or deprivation of a career opportunity
- Broad definition of employee to include volunteers
- Mental anguish/emotional distress coverage for employment related claims
- Duty-to-defend against groundless, false or fraudulent lawsuits
- Wrongful Act means any actual or alleged act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Organization or an insured in the performance of duties on behalf of the entity
- Retention applies to every claim
- Claim includes any written demand for any insured for monetary damages or other relief seeking to hold an Insured responsible for a wrongful act
- Third Party Discrimination coverage included
- Defense cost coverage for claims involving breach of contract claims
- Coverage for insured vs. insured claims involving an affiliate vs. NYSWYSA

EXCLUSIONS

- Fraudulent or dishonest acts
- Bodily injury, sickness, disease or death
- Property Damage
- Matters deemed uninsurable under the law
- Insured versus Insured claims involving a member affiliate against another member affiliate
- Class (mass) action lawsuits
- Failure to perform professional services

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

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