



Eastern New York Youth Soccer Assn.
September 1, 2008 - September 1, 2009

Summary of Coverages

General Liability

Limits of Insurance

- | | |
|--------------|--|
| \$ 1,000,000 | For Each Occurrence
This is the maximum that the carrier will pay for any single accident. In addition to any expense costs. |
| \$ 5,000,000 | General Aggregate Limit
This is the maximum that the carrier will pay in any one policy year at each designated location. Therefore if ENYYSA utilizes 100 separate facilities, you have a \$5,000,000 annual limit at each location. |
| \$ 3,000,000 | Products - Completed Operations Aggregate Limit
This is the maximum that the carrier will pay in any one policy year for claims brought against ENYYSA for products sold by ENYYSA (an example will be food sold at a concession stand). |
| \$ 1,000,000 | Personal and Advertising Injury Limit
This is the maximum limit that the carrier will pay due to a suite brought against ENYYSA due to: <ul style="list-style-type: none">- False arrest, detention, or imprisonment.- Malicious prosecution.- Wrongful eviction.- Oral or written publication that slanders or libels a person or organization or violates a person's right of privacy.- Use of another's advertising ideas and/or infringing on another's copyright trade dress, or slogan in your advertisement. |



- \$ 100,000 Damage to Premises Rented to You
This is the maximum that the carrier will pay for the damages, caused by ENYYSA to the premises/property, rented to you. An example will be damaged done to a hotel or dorm room by a member of ENYYSA while at a camp or tournament.
- \$ 5,000 Medical Expense Limit any one person - (Excludes Participants)
The carrier will pay a maximum of \$5,000 in medical bills to any person injured at an authorized event regardless of responsibility. Participants (players, coaches, volunteers, referees are excluded)

Additional Coverages

Sexual Abuse & Sexual Molestation

- \$ 1,000,000 Limit For Any One Person
\$ 2,000,000 Aggregate Limit For Any One Policy Year

Not-Owned and Hired Automobile Liability

- \$ 1,000,000 Hired Auto Limit
\$ 1,000,000 Non-Owned Auto Limit
This provides the state office with excess limits, over and above all other insurance when a hired or non-owned auto is used during state authorized business.

Commercial Umbrella

- \$ 1,000,000 Limit Any One Policy Year
This policy increases the liability limits under your General Liability Policy by \$ 1,000,000.



Accident and Health Policy

This is an excess policy - excess of any other accident & health policy carried by a member of ENYYSA.

\$ 300,000	Aggregate maximum limit for any one accident, including dental, as the result of an accident which occurred during an authorized activity.
\$ 2,000,000	Aggregate Limit This is the maximum benefits that the carrier will pay in any one policy year.
\$ 5,000	Accidental Death & Dismemberment This is the maximum limit paid for any one claim.
104	Weeks Benefit Period
\$ 2,000	Expenses of Physical Therapy and Chiropractic Care limited to \$50 per visit with a per injury limit of \$2,000
\$ 1,000	Expenses of Durable Medical Equipment
\$ 1,000	Outpatient Prescriptions, per injury Medical treatment for a covered injury medical treatment for a covered injury. Must commence within 60 days of the injury
\$ 500	Deductible per claim

Not for Profit Organization Liability

[Directors & Officers]

\$ 5,000,000	Each loss with a
\$ 5,000,000	Maximum limit for any one policy year. This policy affords coverage to all members of ENYYSA. It affords coverage for: <ul style="list-style-type: none">- Wrongful Acts (Decisions)- Employment Practices- Personal Injury or Publishers Liability

The above summary is just a brief overview of coverages and is subject to all of the terms, conditions and exclusions of each policy.