



The Game for All Kids!

EASTERN NEW YORK YOUTH SOCCER ASSOCIATION

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www.ensoccer.com

Summary of Insurance Coverage September 1, 2021 - September 1, 2022

The following is a brief summary of the insurance coverage and is subject to the terms, conditions and exclusions of each policy

General Liability

Limits of Insurance

\$1,000,000 For Each and Every Occurrence. This is the maximum that the carrier will pay for any single accident and for any defense expense costs.

\$3,000,000 General Aggregate Limit

General aggregate limits the amount a policy will pay on a “per Member Team/League” basis.

\$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 concession stand).

\$1,000,000 Personal and Advertising Injury Limit

This is the maximum limit that the carrier will pay in a suit brought against ENYYSA due to:

- 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

\$1,000,000 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 camp or tournament.



General Liability continued;

Limits of Insurance

\$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 excluded are; players, coaches, volunteers and referees.)

Additional Coverage's

- Sexual Abuse & Sexual Molestation

\$1,000,000 Limit for Any One Person

\$2,000,000 Aggregate Limit for Any One Policy Year

- Non-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. No coverage is provided to any "Driver" transporting soccer players.

- Athletic Participant Brain Injury Liability

\$1,000,000 Limit for Any One Occurrence

\$3,000,000 Aggregate Limit

Commercial Excess

\$5,000,000 Limit Any One Policy Year

This policy increases the liability limits under your General Liability Policy. Sexual Abuse/ Molestation is Excluded in the Excess

Accident Medical Policy

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

\$200,000 Aggregate Maximum limit for any one accident, including dental, as a result of an accident which occurred during a sanctioned activity.

\$5,000 Accidental Death & Dismemberment

This is the maximum limit paid for any one claim

52 Weeks Benefit Period

Expenses of Physical Therapy and Chiropractic Care limited to \$50 per visit.

\$500 Deductible per claim with an 80% reimbursement thereafter.

Not For Profit Organization Liability (Directors and Officers)

\$3,000,000 Each Loss with a,

\$3,000,000 Maximum Limit for any one policy year. Affords coverage to all ENYYSA members;

- Wrongful Acts • Employment Practices • Personal Injury or Publishers Liability

