



# EASTERN NEW YORK YOUTH SOCCER ASSOCIATION

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[www.enysoccer.com](http://www.enysoccer.com)

The Game for All Kids!

## Summary of Insurance Coverage September 1, 2018 - September 1, 2019

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

FIFA
US Soccer
US Youth Soccer
Big Apple Soccer League
Capital District Youth Soccer League
Central New York State Youth Soccer League
Cosmopolitan Junior Soccer League
East Hudson Youth Soccer League
Long Island Junior Soccer League
Metrokids Youth Soccer League
Mid State New York Soccer League
Staten Island Youth Soccer League

### 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.
Unlimited or None	General Aggregate Limit This policy contains "NO" general aggregate limit. General aggregate limits the amount a policy will pay in any one policy year at any one facility.
\$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 ENYISA for products sold by ENYISA (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 ENYISA due to: <ul style="list-style-type: none"> <li>• False arrest, detention, or imprisonment</li> <li>• Malicious prosecution.</li> <li>• Wrongful eviction.</li> <li>• Oral or written publication that slanders or libels a person or organization or violates a person's right of privacy.</li> <li>• Use of another's advertising ideas and/or infringing on another's copyright trade dress, or slogan in your advertisement</li> </ul>
\$1,000,000	Damage to Premises Rented to You This is the maximum that the carrier will pay for the damages, caused by ENYISA to the premises/property rented to you. An example will be damaged done to a hotel or dorm room by a member of ENYISA 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
- 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. No coverage is provided to any "Driver" transporting soccer players.

## Commercial Excess

\$4,000,000 Limit Any One Policy Year  
This policy increases the liability limits under you General Liability Policy.

## Accident Medical Policy

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

\$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)

\$2,000,000 Each Loss with a,  
\$2,000,000 Maximum Limit for any one policy year. Affords coverage to all ENYSSA members;  
• Wrongful Acts  
• Employment Practices  
• Personal Injury or Publishers Liability

rev.3/7/19

