



2018-2019 Summary of Insurance Policies

Accident Insurance

Accident Insurance provides coverage for accidental injuries incurred by Insured Persons, while participating in covered activities of Eastern Pennsylvania Youth Soccer Association.

Policy Limits

Accidental Medical & Dental Expense Limit	\$ 300,000 Maximum
Accidental Death and Specific Loss:	\$ 5,000 Principal Sum
Aggregate Limit per Accident:	\$ 300,000
Deductible per Participant:	\$ 500
Benefit Period:	104 Weeks from Date of Injury
Claims Basis:	Full Excess
Chiropractic/Physical Therapy limit per claim	\$2,000 (\$50 Maximum per Visit)

Accident policy is written on a Full Excess basis which means if they have any other insurance (for example – through their parent’s employer) they would need to use that insurance first.

104 Week Benefit Period means we will pay for charges incurred within 104 weeks from the date of injury.

General Liability Insurance

General Liability Insurance covers claims for liability or negligence for bodily injury or property damage arising out of sponsored activities, premises or operations of the association, its member teams, leagues and participants.

Policy Limits

Aggregate Limit of Liability	No Aggregate
Products/Completed Operations Aggregate	\$1,000,000
Per Occurrence Limit	\$1,000,000
Legal Liability to Participant	\$1,000,000
Personal Injury/Advertising Injury	\$1,000,000
Sexual Abuse/Molestation Liability (Aggregate)	\$2,000,000
Sexual Abuse/Molestation Liability (Per Occurrence)	\$1,000,000
Hired/Non-Owned Auto	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Premises Medical Payments (to non-members)	\$ 5,000
Deductible	\$ 0

Excess Liability Insurance

Excess Liability:

Per Occurrence Limit	\$4,000,000
Aggregate Limit of Liability	\$4,000,000
Follow Form Excess	



Directors & Officers Liability Insurance

Directors and officers (D&O) insurance responds to claims brought against member clubs ad their board of directors for any alleged wrongful acts relating to decisions made on behalf of the club.

****NOTE: All policies described above are contracts subject to specific exclusions and limitations****

Policy Limits

Liability Coverage Aggregate Limit of Liability	\$5,000,000
Defense Costs Outside the Aggregate Limit of Liability	Unlimited

Nonprofit Organization Liability Coverage	\$5,000,000
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Insuring Agreement	Sublimit of Liability	Deductible Each Claim
Insured Person Liability	\$5,000,000	None
Organization Reimbursement	\$5,000,000	\$5,000
Organization Liability	\$5,000,000	\$5,000