

## **Eastern Pennsylvania Youth Soccer Insurance Scenarios and Summaries**

### **Incident #1**

A 10 year-old recreational soccer player breaks his ankle in a recreational league game. The player is a registered member of EPYSA. The family has an 80/20 clause in their primary medical insurance plan and they incur \$2,000 of medical bills.

Coverage Response: **Accident Insurance**

### **This insurance is automatically in place with EPYSA registration**

As a benefit of membership in EPYSA, this player has access to a \$300,000 per injury limit with a \$250 deductible. EPYSA's policy will pay the usual and customary charges for the remaining \$2,000 of medical bills, less the \$250 deductible.

Accident Coverage Summary:

Accident Insurance provides coverage for accidental injuries incurred by Insured Persons, while participating in covered activities of the soccer association. 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.

### **Incident #2**

The same 10 year-old player has a mother who is a lawyer. She claims the game was out of control and that the referee was not qualified and his poor officiating is the reason for the broken ankle. She files a lawsuit against the league alleging negligence.

Coverage Response: **General Liability Insurance**

### **This insurance is automatically in place with EPYSA registration**

As a benefit of membership in EPYSA, the league will be given a legal defense for this claim. If the league is found negligent, the policy will pay up to \$5,000,000.

General Liability Coverage Summary:

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 and leagues and participants

Other types of claims that may be covered under the liability policy:

- Spectator is hit by a ball while watching a game and brings a lawsuit against EPYSA and/or the team who was playing at the time of injury
- Damage to a field owned by a township and the field owner brings a lawsuit against the organization for property damage
- Player is injured by a coach or official of the organization and player brings a lawsuit.

### **Incident #3**

A 16 year-old travel soccer player is cut from the team after having been a member of the travel team for six years. The parents threaten to sue because they claim their daughter was cut not because of skill, but because she is no longer friends with the daughter's coach.

Coverage Response: **Directors & Officers (D&O)/Employment Practices Liability Insurance (EPLI)**

**This insurance is only in place if leagues purchase this optional coverage.**

If the league has purchased the optional D&O/EPLI Liability policy, the league will be given a legal defense for this claim. The defense of the league and the coach for this allegation of discrimination would be covered under the D&O/EPLI policy. If the league and coach were found to have "discriminated" against this player, the policy would pay up to \$1,000,000 in damages.

D&O/EPLI Coverage Summary:

D&O/EPLI Liability protects your organization and your members from claims arising out of wrongful acts or errors and omissions. D&O policy covers your organization, Directors and Officers of your organization and any member acting in an official capacity on behalf of the organization.

Other types of claims that may be covered under the D&O policy:

- Eligibility matters, such as a lawsuit stemming from the fact that a player did not make the Select Team
- Discrimination – Claims from players, coaches, employees or volunteers alleging discrimination due to gender, age, race, physical ability or disability, etc.
- Wrongful Acts, such as negligent hiring or termination practices
- Sexual Harassment (but not sexual abuse, which is considered bodily injury and therefore covered un the General Liability)

### **Incident #4**

The league treasurer embezzles \$10,000 from the league by managing to deposit checks into his personal account.

Coverage Response: **Crime Insurance**

**This insurance is only in place if leagues purchase this optional coverage.**

If the league has purchased the optional crime insurance policy, the league would be reimbursed the \$10,000, less a \$1,000 deductible. The league would need to provide a police report of the theft, and a claims process would have to be completed.

## Crime Insurance Coverage Summary:

Crime Insurance provides protection to your organization against financial loss. Crime Insurance covers your association from loss of money, securities or financial instruments resulting from a crime.

Other types of claims that may be covered under the Crime policy:

Typical Crime Insurance claims allege employee dishonesty, embezzlement, forgery, robbery, safe burglary, counterfeiting and other criminal acts. However, claims usually fall into two types of categories:

**Theft (Inside/Outside):** Pays for money and securities taken by burglary, robbery, theft, disappearance and destruction. The crime can take place on your premises (inside) or away from your property (outside) at a bank or a fundraiser, for example.

**Employee Dishonesty:** Pays for losses caused by dishonest acts of your employees or volunteers, such as embezzlement, forgery or theft.

### **Incident #5**

A league stores its goals, balls and other equipment in a locked shed at their fields. One night, the lock is broken and the shed is robbed of \$25,000 of equipment.

Coverage Response: **Equipment Insurance**

**This insurance is only in place if leagues purchase this optional coverage.**

If the league has purchased the optional Equipment Insurance policy and scheduled the equipment properly on the policy, the equipment insurance policy will reimburse the league \$25,000, less a \$1,000 deductible, for the stolen equipment.

Equipment Insurance Coverage Summary:

Equipment Insurance protects teams and leagues for the loss of equipment due to such perils as fire or theft.

Other types of losses that may be covered under the Equipment policy:

- Losses, including fire and theft
- Damage to equipment permanently kept at the athletic field
- Vandalism of league equipment
- Full replacement cost value of each piece of equipment (subject to policy limits)

For more information on the Accident and Liability that you receive automatically as a member of EPYSA, please contact Marisa Pigeon at the office 610-238-9966 or by email [mpigeon@epysa.org](mailto:mpigeon@epysa.org).