

Tennessee State Soccer Association**YOUTH SOCCER
GENERAL LIABILITY BENEFITS****Explanation of Coverage**

Term of Insurance: September 1, 2016 to September 1, 2017

Who is Covered?

Tennessee State Soccer Association, its affiliated associations, leagues, clubs and all officers, directors, coaches, employees, teams, team officials, and volunteers while acting on behalf of Tennessee State Soccer Association at a covered activity.

Limits of Liability

General Aggregate NONE (Unlimited)

Products/Completed Operations Aggregate \$1,000,000

Personal and Advertising Injury \$1,000,000

Each Occurrence \$1,000,000

Participant Legal Liability Each Occurrence (other than brain injury) \$1,000,000

Participant Legal Liability Aggregate (other than brain injury) Unlimited

Participant Legal Liability Brain Injury Each Occurrence \$2,000,000

Participant Legal Liability Brain Injury Aggregate \$5,000,000

Damage to Premises Rented to You Limit \$300,000

Medical Expense (Spectators Only) \$5,000

Sexual Abuse Each Occurrence \$1,000,000

Sexual Abuse Aggregate \$2,000,000

Non-Owned / Hired Auto Liability \$1,000,000

Excess Liability \$4,000,000 subject to policy exclusions

What is Covered?

- Liability for bodily injury or property damage to spectators, game participants, and to members of the general public for activities sanctioned by Tennessee State Soccer Association.
- Liability for outdoor fields owned by affiliates for its sole use while acting on behalf as a member of the state association.
- Fundraising, meetings, awards banquets.
- Activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games.
- Liability for false arrest, detention or malicious prosecution, libel, slander, defamation of character, or wrongful eviction.
- Hired and non-owned auto, while being used in the business of the named insured. Excludes coverage for any driver transporting athletic participants.
- Products liability for food or drinks sold on premises.
- Medical Payments \$5,000 (non-participants).
- Host Liquor liability for banquets and meetings.

Territory

Worldwide for bodily injury, property damage, and personal and advertising injury while temporarily outside of the United States providing suit is made within the United States.

Notable General Liability Exclusions

- Standard commercial general liability exclusions apply.
- Property of others in the care, custody and control of the insured such as personal property of players, coaches, or parents.
- Liability to pay Worker's Compensation.
- Intentional acts.
- Amusement devices other than inflatables and dunk tanks.

Additional Insured

Certificates of insurance are furnished to each association identifying them as members of the state organization. Certificates of insurance will be issued upon request adding the name of a school district, university, private land owner, municipality, or sponsor. All other requests are subject to underwriting approval.