

GENERAL INFORMATION

MARYLAND STATE YOUTH SOCCER ASSOCIATION

INSURANCE PROGRAM

The Maryland State Youth Soccer Association Insurance Program provides two important coverages, General Liability Insurance and Excess Accident Medical Coverage to all registered members while participating in covered amateur soccer activities.

The Insurance Program, which is included as part of your paid membership, provides General Liability Coverage which protects members who are sued for either bodily injury or property damage incidents to others arising from soccer activities. If a player or spectator is injured and makes a legal claim as a result, or a member team damages a newly seeded field which is fenced off and posted as no trespassing while warming up in pre game drills, those would be the types of claims covered by the General Liability Policy.

In addition to the General Liability Coverage, the Insurance Program also includes Accident Medical Insurance. This coverage is offered on an excess basis over and above any other valid and collectable insurance that may be available to pay for medical bills arising from an injury which occurred while playing soccer. It is intended to provide supplemental insurance coverage to assist with unpaid medical bills resulting from an injury while playing soccer.

These coverages are in effect for scheduled soccer games, team practice sessions, soccer tournaments and other official soccer team activities under the direct supervision of a team coach or other soccer league official. It does not provide coverage while playing soccer in your backyard.