



## Maryland State Youth Soccer Association Coverages

### Commercial General Liability Coverage

Policy Period: September 1, 2022 – September 1, 2023

Insurance Company: National Casualty Co. (AM Best Rating A+ Superior)

Schedule of Named Insureds: Maryland State Youth Soccer and its member associations, leagues, clubs, teams, players, coaches, referees, directors, officers, ODP administrators, officials, employees and volunteers; however, except for the First Named Insured, none of these are Insureds for liability arising out of their participation in games, practices, activities or operations not sanctioned or approved by the First Named Insured.

### LIMITS OF INSURANCE

General Aggregate per Location	\$3,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury Each Occurrence	\$1,000,000
Participant Legal Liability Each Occurrence (other than brain injury)	\$1,000,000
Participant Legal Liability Brain Injury Each Occurrence*	\$1,000,000
Participant Legal Liability Brain Injury Aggregate*	\$3,000,000
Damage to Premises Rented to You Limit	\$300,000
Medical Expense (Spectators Only)	\$5,000
Sexual Abuse / Molestation Each Occurrence	\$1,000,000
Sexual Abuse / Molestation Aggregate	\$2,000,000
Employment Benefits Liability Each Occurrence	\$1,000,000
Employment Benefits Liability Aggregate	\$2,000,000

\* Limit is inclusive of defense costs.

\*\*\$1,000 deductible for EBL claims.

### Coverage is provided for:

- ★Bodily injury
- ★Personal injury
- ★Athletic Participant liability
- ★Spectator liability
- ★Property damage liability
- ★Volunteer liability
- ★Activities necessary and incidental to the conduct of games or practices
- ★Sponsored functions such as meetings, banquets, and fundraisers
- ★Contractual liability
- ★Worldwide coverage if suits are brought in the United States
- ★Host liquor liability
- ★Athletic trainers used at tournaments (excess basis)
- ★Office premises liability coverage automatically included for state office and your member affiliates
- ★Volunteer (medical personnel) providing emergency medical services

## Covered Activities:

Sanctioned and/or approved activities of the state association, office premises, insured event set up and tear down periods, concession sales at insured events, ancillary events held in conjunction with insured events and customary ancillary activities such as occasional fund-raising events, dinners, awards banquets and planning sessions.

## Commercial Excess Coverage

### LIMITS OF INSURANCE

Aggregate Limit	\$5,000,000
Each Occurrence	\$5,000,000
Sexual Abuse / Molestation Each Occurrence	\$1,000,000
Each Occurrence / Molestation Aggregate	\$2,000,000

## Excess Accident Medical

Description of Eligible Persons: Athletic participants, including volunteers and staff, performing their normal duties at a covered activity.

Covered Activities: While participating in scheduled games, team practice sessions, or sponsored activities, provided they are under the direct supervision of a team official or at a sanctioned local or national tournament as a member of a contestant team. Includes organized and supervised group travel as authorized by the policyholder directly to and from a covered event.

### Accident - Group Coverage DESCRIPTION

### LIMIT (PER CLAIM)

Excess Accident Coverage Medical and Dental Maximum	\$250 Flat Deductible	\$300,000
Accidental Death Benefit and Dismemberment	N/A	\$5,000
Benefit Period 52 weeks	-- Benefit Period --	--
Physical Therapy/Chiropractic Limit	\$2,000 max	\$50 per visit
SIR <b>Deductible aggregate</b>	\$10,000	



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