

INSURANCE

US Club Soccer Insurance Summary

Covered Persons

US Club Soccer provides the following insurance coverage for its registered member clubs, teams, academies, and leagues. Individuals covered: US Club Soccer staff, registered players, registered coaches and administrators, referees and volunteers of its members while participating in covered soccer activities**

**Note: coverage commences March 1, 2002 for covered persons.

Liability Insurance

- The US Club Soccer liability insurance plan provides a \$1,000,000 limit of liability per occurrence, with a policy aggregate limit of \$3,000,000. The policy provides coverage for Bodily Injury and Property Damage to spectators and participants arising out of sanctioned activities or the operations of US Club Soccer and its members. Note: The liability policy provides coverage only for travel on sanctioned activities of US Club Soccer.
- **Hired/Non-owned Auto Liability:** The liability policy provides non-ownership liability (Hired/Non-owned Auto Liability) only while an automobile is being used in the official business of the US Club Soccer. No liability coverage is provided to parents, coaches or volunteers while using any automobile to transport team members or volunteers to any practice, game or activity. The Hired/Non-owned Auto Liability coverage is excess over the driver's own automobile liability insurance and does not provide any coverage for physical damage or loss to the vehicle itself.
Therefore, Bollinger and US Club Soccer strongly advise that teams or leagues who are transporting participants make certain that the vehicle and the driver(s) are properly licensed and fully insured.

Liability Policy Limits:

Limit of Liability: \$1,000,000

Aggregate Limit of Liability: \$3,000,000

Products and Completed Operations \$1,000,000

Personal Injury/Advertising: \$1,000,000

Sexual Abuse Liability Aggregate: \$1,000,000

Hired/Non-Owned Auto (For Official Business): \$1,000,000

Fire Legal Liability: \$100,000

Medical Payments (to non-participants): \$5,000

Deductible: \$0

INSURANCE

Accident Insurance

The US Club Soccer accident insurance plan includes the Covered Persons during sanctioned and supervised activities of US Club Soccer, such as tournaments, games and practices. In addition, group travel to and from a sanctioned activity is covered, provided the covered individuals are traveling with the soccer team or club, and are under the direct and immediate supervision of the team or club. Coverage applies outside the United States if travel has been approved by US Club Soccer. Coverage applies within the United States without the issuance of travel approvals or permissions.

Accident Policy Limits:

Accident Medical Expense Benefit: \$100,000

Accidental Death/Dismemberment Benefit: \$10,000

Deductible per Injury: \$250

Benefit Period: 52 Weeks

This is a Full Excess Policy. The benefits are payable in excess of any other Health Care Plan, (as defined in the policy) regardless of any Coordination of Benefits provision contained in such Health Care Plan. The medical expenses must be incurred within 52 weeks (1 year) of the date of injury and be reported within 90 days of the date of injury. A deductible of \$250 will apply for each covered injury. Claims will be paid on a Usual and Customary basis.

The General Liability and Accident Plans are underwritten by **Markel Insurance Company**, "A" rated by A.M. Best's Rating Service.

Filing a Claim

To file an accident claim, link to www.Bollinger.com and choose "US Club Soccer" in the pull-down menu. Click on "Accident Claims Information."

Certificates of Insurance

US Club Soccer issues certificates of liability insurance on an as needed basis for participation in sanctioned US Club Soccer practices, games and tournaments. Please contact the US Club Soccer administrative office if you would need to request a certificate of insurance. Please allow 3 business days for processing.

You may contact our administrative office at 843-429-0006 or admin@usclubsoccer.org.