

# ● South Carolina Youth Soccer Association ●

(Underwritten by An A.M. Best Rated "A" Insurance Company)

## YOUTH SOCCER GENERAL LIABILITY BENEFITS

### EXPLANATION OF COVERAGE

TERM OF INSURANCE SEPTEMBER 1, 2007 TO SEPTEMBER 1, 2008

#### INSURED PERSONS

1. South Carolina Youth Soccer Association
2. All affiliate associations, leagues, & clubs.
3. All officers, directors, coaches, employees, official team members, referees, teams, leagues, and volunteers while acting on behalf of South Carolina Youth Soccer Association.

#### POLICY LIMITS

Primary - \$1 million each and every occurrence/\$3 million aggregate per location; Excess - \$2 million per occurrence/\$2 million aggregate. Includes participant legal liability protection

#### POLICY TYPE

The policy will be issued on an "occurrence" basis for a period of one year.

#### DEDUCTIBLE

None.

#### COVERAGE

1. Primary General Liability.
  - a) Liability for bodily injury or property damage to spectators, game participants, and to members of the general public. Liability for outdoor fields owned by affiliates for its sole use while acting on behalf as a member of the state association.
  - b) Fund raising, meetings, awards banquets.
  - c) Activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games.
2. Products liability for food or drinks sold on premises.
3. Hired and non-owned auto liability at limits of \$1,000,000 while being used solely in the business of the named insured. Excludes coverage for any driver transporting athletic participants.
4. Liability for Personal and Advertising Injury including false arrest, detention or malicious prosecution, libel, slander, defamation of character, or wrongful eviction.
5. Abuse and molestation specifically written into coverage form with limits of \$1 million each occurrence/\$2,000,000 aggregate sub-limit per location part of the primary liability general location aggregate.
6. Medical Payments - \$5,000 (non-participants).
7. Host Liquor liability for banquets and meetings.

#### TERRITORY

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

#### EXCLUSIONS

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

#### ADDITIONAL INSURED

Certificates of insurance requests for facility and field owners and sponsors will be issued by your state association in conjunction with Pullen Insurance. All other requests are subject to underwriting approval.

#### INDOOR SOCCER

The liability policy automatically provides the same benefits for indoor soccer as for outdoor soccer. For coverage to be valid your state association must sanction indoor soccer.

THIS OUTLINE IS ONLY FOR GENERAL INFORMATION AND NONE OF THE ABOVE SHALL AMEND OR ALTER THE INSURANCE CONTRACT. THE WORDING OF THE POLICY CONSTITUTES THE ONLY AGREEMENT BETWEEN THE INSURED AND THE INSURANCE COMPANY. CONSULT YOUR POLICY FOR COVERAGE EXCLUSIONS.

#### **Pullen Insurance Services, Inc.**

**6300 Ridglea Place, Suite 614 • Fort Worth, Texas 76116**

**Phone: 817-738-6100 Fax: 817-738-2993 E-mail: [ppullen@pullenins.com](mailto:ppullen@pullenins.com)**