



# Safeguarding Your Organization: Understanding Soccer Insurance Coverages

Presented by:



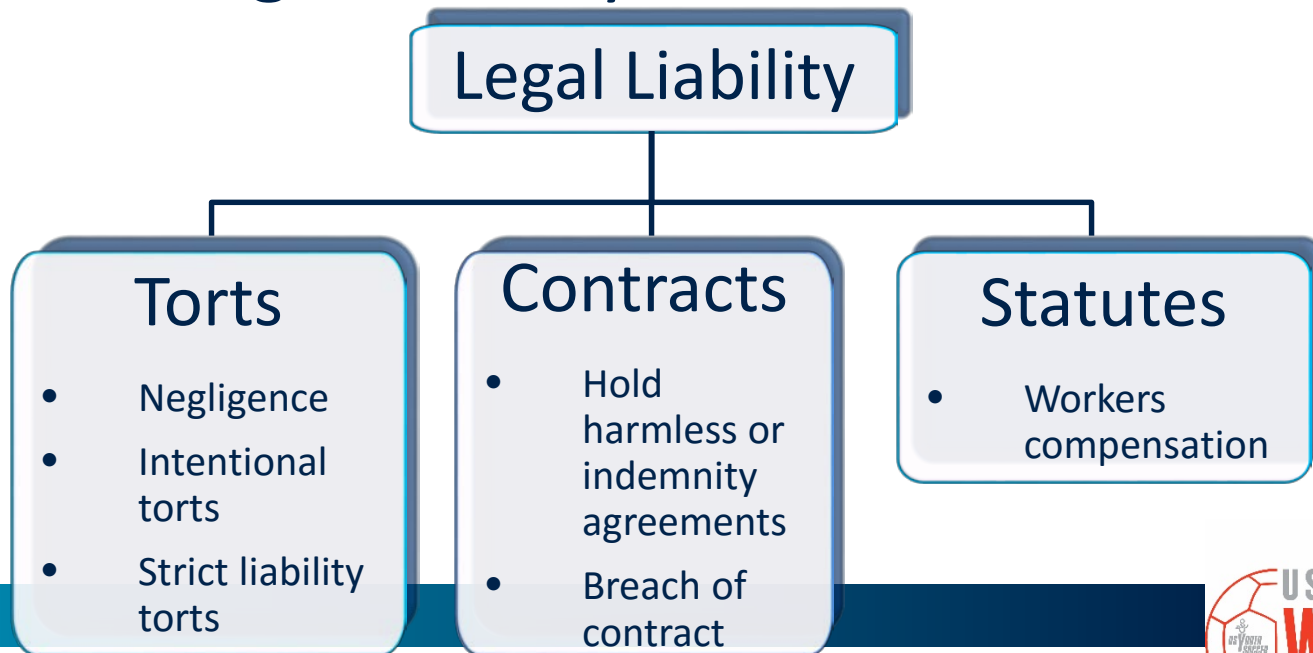
# Types of Policies

- General Liability
- Excess / Umbrella Liability
- Directors & Officers Liability
- Accident Medical
- Commercial Property
- Inland Marine
- Dishonesty Coverage
- Commercial Auto
- Workers Compensation
- Cyber Liability

# Liability

Legal Liability: A legally enforceable obligation of a person or organization to pay a sum of money (damages) to another person or organization

Sources of Legal Liability:



# Commercial General Liability

Provides liability protection for alleged or actual acts of negligence

## 1) Bodily Injury

- Athletic Participant Liability

- Business Invitee / Spectators

- Premises

## 2) Personal & Advertising Injury

- Libel / Slander

- Wrongful Eviction

- Copyright Infringement

- Misappropriation of Advertising Ideas

## 3) Property Damage (Third Party)

# GL Policy: Who is an Insured?

- The State Soccer Association  
(First Named Insured)
- Member associations, leagues, clubs, teams, directors & officers, coaches, players, referees, employees, officials, and volunteers ***but only for activities sanctioned by the First Named Insured (the SSA)***

# Typical Covered Activities

- Official Tryouts
- Practices
- Games
- Tournaments
- Camps / Clinics
- Concession Sales
- Fund-Raising Drives
- Award Banquets & Ceremonies
- End of Season Celebrations
- Picnics

# Common GL Questions

- What is a Certificate of Insurance ([COI](#))
- What does Additional Insured mean?
- Is indoor soccer covered?
- When are camps / clinics operated by a member organization covered?
- Are SSA registered teams covered while playing in another soccer governing body's tournament?

# Common GL Questions Cont.

- Is a member organization's owned facility covered?
- Are we covered for the use of golf carts, tractors, or Gators?
- Do we have Liquor Liability coverage?
- Is rented equipment covered?
- Are bounce houses / inflatables covered?



# General Liability Limits

Each Occurrence – the most the insurer will pay for *any single* occurrence

Aggregate – the most the insurer will pay for *all claims* covered under the policy.

Defense Cost are “outside” the limit of liability

# Example of Common GL Policy Limits

Each Occurrence Limit:	\$1,000,000
General Aggregate Limit:	Unlimited
Participant Legal Liability Each Occur. (Non-Brain Injury):	\$1,000,000
Participant Legal Liability Each Occur. (Brain Injury Only):	\$2,000,000
Participant Legal Liability Aggregate (Brain Injury Only):	\$5,000,000
Sexual Abuse / Molestation Each Occurrence:	\$1,000,000
Sexual Abuse / Molestation Aggregate:	\$2,000,000

- Note:
- General Aggregate of \$3,000,000 or \$5,000,000 is common
  - Brain Injury Limits can be Inclusive of Defense Costs

[Example COI](#)

# Excess / Umbrella Liability

- Provides additional liability limits over and above the primary Commercial General Liability policy.
- Excess Policy – coverage is follow form and not broader than the underlying policy
- “True Umbrella” Policy – provides additional liability limits and can cover claims NOT covered under the underlying policies

**Note:** Umbrella Liability policies in the soccer insurance marketplace are commonly endorsed with a “follow form” endorsement

# Non-Profit Liability (Directors & Officers Liability)

Provides liability protection for wrongful acts attributed to the Governance of the organization

## Two Aspects of a Non-Profit Liability Policy

### 1) D&O Wrongful Acts

- An act, error, omission, misstatement, misleading statement, neglect or breach of duty

### 2) Employment Practices Wrongful Act

- Wrongful acts involving employment process
- Can include Third Party Wrongful Acts (i.e. player, parent, customer, business invitee)

# Examples of Non-Profit Liability Claims

## D&O

- Failure to follow bylaws
- Acts beyond granted authority
- Misappropriation of funds
- Financial mismanagement
- Conflicts of interest
- Rules interpretation issues

## EPL

- Discrimination
- Sexual or workplace harassment
- Failure to hire / promote
- Wrongful termination
- Breach of employment contract
- Employment related retaliation

# Purchasing D&O Coverage

- No standard policy form (each insurer's policy is different)
- Policy may cover the state association only or can include member affiliates
- Premiums typically based upon gross revenues, payroll expense and loss history
- D&O policies are written on a “Claims-Made” policy form

# D&O Policy Enhancements to Look For

- Defense Costs inside or outside limit
- Coverage for Insured vs Insured
- 3rd Party Wrongful Acts
- Retention (Deductible)
- Non-Monetary Claims Coverage
- Defense Cost for Breach of Contract
- Expanded Definition of “Individual Insured”

# Accident Medical

## What is it?

Provides medical expense coverage for an insured person injured during a sanctioned and approved activity of the state soccer association

## Who is insured?

Registered team members, coaches, managers, referees and volunteers

## What is a covered activity?

Scheduled practices, games, organized GROUP travel or other sponsored activities under the direct supervision of a team official



# Examples of Covered Expenses

- Hospital / Physicians Charges
- X-Rays & Lab Exams
- Rx Drugs & Supplies
- Therapeutic Services (i.e. Physical Therapy)
- Dental Treatment (injury to natural teeth)
- Ambulance services

# Typical Accident Medical Policy Benefits

- Excess / Secondary coverage
- \$100,000 Maximum per injury  
(ranges from \$25k to \$500k)
- \$500 Deductible per injury  
(ranges from \$100 to \$2,500)
- Benefits can be further modified by co-pay provisions, or sublimits for prescription drugs or physical therapy
- 2-Year benefit period (ranges from 1 – 3 years)
- \$5,000 Accidental Death & Dismemberment Benefit

# Commercial Property Insurance

What is it?

Protects your property against risks of direct physical loss (i.e. fire, theft, vandalism, windstorm, hail)

Most Common Examples of covered property:

Buildings

Business Personal Property (office contents)

Inland Marine (Equipment Floater)

Covers movable property without regards to location (i.e. goals, golf carts, Gators, portable storage sheds, bleachers, radios, porta potties)

# Employee / Volunteer Dishonesty

## What is it?

Protects the organization from employee or volunteer embezzlement of funds

## How covered?

Dishonesty Bond or a Commercial Crime policy

## Basic Controls

- Monthly bank / credit card statement reconciliation
- Separation of duties
- Countersignature of checks
- Annual “audit” (either external or internal)

# Commercial Auto

What is it?

Used to provide liability and physical damage on vehicles

Types:

Owned Autos – owned or leased autos

Hired Auto – autos hired, rented or borrowed

Non-Owned Auto – any auto that is **NOT** owned, hired, rented or borrowed

Special Notes:

-Use of 15 Passenger Vans

-Exclusion for the driver *transporting soccer players*

-Optional Auto Rental Insurance Program

# Workers Compensation

## What is it?

A no-fault statutory benefits provided by an employer to an employee (or the employee's family) due to a job-related Injury or death

## Who governs Workers Comp Laws?

Workers Compensation laws are governed by state statute. Most employers are required to purchase private or state funded insurance

## How are premiums computed?

Premium based on total payroll by class of employee

# Cyber Liability

## What is it?

Addresses issues arising from network and information security, privacy liability, and electronic media

## Who Needs it?

Any entity that has an online presence, collects customer data, or process payment transactions

# Common Cyber Liability Coverages

## Third Party Liability Coverage

Security	Failure of network and information security to prevent the transmission of computer viruses or the penetration of a hacker.
Privacy	Failure to protect private or confidential information.
Media / Content	Libel, slander, and other forms of disparagement, etc. with respect to display of material online as well as infringement of a copyright by your website content.
Regulatory Actions	Regulatory actions brought by state or federal agencies to enforce privacy regulations.

## First Party Coverage

Business Interruption	Interruptions in business due to breaches of a company's network (i.e. denial of service attack).
Crisis Management	Expense of retaining a public relations firm to help mitigate damage to the insured's reputation and brand image.
Extortion/Threat Expenses	Costs to investigate, negotiate and settle threats made against the insured related to intentional computer attacks.
Privacy	Expenses for breach response services such as notification, credit monitoring and identity/credit repair.



# Thank You for Attending

Please feel free to contact me with any questions or concerns.

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Website: [pullenins.com](http://pullenins.com)





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Pullen Insurance Services, Inc. 2560 River Park Plaza, Suite 300 Fl. Worth, TX 76116	CONTACT NAME: Sports Division	
	PHONE (A/C, No, Ext): (817) 738-6100	FAX (A/C, No): (817) 738-2993
E-MAIL ADDRESS: info@pullenins.com		
INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A:	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (if a contract) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS-COMP/OP AGG \$ LEGAL LIAB TO PARTICIPANTS \$ COMBINED SINGLE LIMIT (Per Accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						EACH OCCURRENCE \$ AGGREGATE \$ DED RETENTION \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						PER STATUTE OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - SA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in HI) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				EXCESS MEDICAL \$
	MEDICAL PAYMENTS FOR PARTICIPANTS						\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER Evidence of Coverage	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
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