



NEOASA  
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## **USASA Liability Insurance Summary**

<b><u>NAMED INSURED:</u></b>	United States Amateur Soccer Association, Inc. Its Affiliates, Leagues & Member Teams
<b><u>CARRIER:</u></b>	Virginia Surety Ins Co – A+ rated company
<b><u>POLICY TERM:</u></b>	09/01/02-09/01/03
<b><u>COVERED ACTIVITIES:</u></b>	Tryouts, Practices, Games, Event Set-up and Tear-down, Concessions, Fund-raisers, Ancillary Events, Volunteers, Premises Liability.
<b><u>LIABILITY POLICY FORM:</u></b>	Occurrence Form including Broadened Coverage's Endorsement
<b><u>LIMITS OF INSURANCE:</u></b>	
Commercial General Liability Aggregate Limit	\$2,000,000 Per Location/Field
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Additional Insureds – Included	\$1,000,000
Legal Liability To Participants	\$1,000,000
Sexual Abuse & Molestation (\$2,000,000 Aggregate)	\$1,000,000
Each Occurrence	\$1,000,000
Non-owned & Hired Automobile Liability	\$1,000,000 CSL
Damage to Premises Rented To You	\$300,000
Medical Expense Limit – Other Than Participants	\$5,000

**DEFINITION OF PARTICIPANT:** The term participant shall include players, coaches, managers, staff members, team workers, referees, officials, scorekeepers, and all other personnel including, but not limited to, media personnel permitted to enter any restricted areas which are defined as those areas restricting access to general public spectators.

GENERAL LIABILITY (Continued)

**NOTABLE EXCLUSIONS:** Nuclear Energy, Asbestos, Pollution, Bodily Injury to Employees, Employment Related Practices, Fireworks, Player vs. Player, Medical Payments to Participants, War or Terrorism, Transportation of Athletes.

**BROADENED COVERAGES:**

1. Additional Insureds – By contract or agreement (written)
2. Additional Insured – Lessor of Leased Equipment
3. Newly Acquired or Formed Organizations – 180 Days
4. Broadened Coverage – Fire or Explosion Damage \$300,000 Limit
5. Supplementary Payments - \$1,000 Bail Bonds, \$500 a day loss of earnings
6. Non-owned Watercraft – extended to 51 feet
7. Expected or Intended Injury – includes property damage under reasonable force
8. Definition of Bodily Injury – expanded
9. Unintentional Errors and Omissions
10. Knowledge or Notice of Occurrence
11. Definition of Personal & Advertising Injury – expanded
12. Waiver of Right of Recovery
13. Additional Insured – Managers or lessors of premises, co-promoters, sponsors

**NOTABLE COVERAGE DEFINITIONS:**

Commercial General Liability – provides coverage for legal liability imposed by law up to the policy limits. The liability must stem from bodily injury to member of the public or damage to their property, caused by an occurrence. The company will defend you, even if the allegations of the suit are groundless, false or fraudulent. Suits brought by athletic participants are also covered but player versus player claims are excluded.

Contractual Liability – covers legal liability for Bodily Injury or Property Damage arising from a written contract relating to your operations.

Personal/Advertising Injury – covers legal obligations for injury to others from a) false arrest, detention, imprisonment or malicious prosecution; b) libel, slander, defamation or violation of right of privacy; c) wrongful entry or eviction or other invasion of right of private occupation.

Incidental Malpractice Liability – covers the insured's legal liability arising out of rendering or failure to render certain professional medical services. Note: This does not apply to licensed physicians employed by you or working on your behalf.