

# ARKANSAS STATE SOCCER ASSOCIATION

## YOUTH SOCCER LIABILITY COVERAGE OUTLINE

INSURANCE COMPANY: AN A.M. BEST RATED "A" INSURANCE COMPANY

INSURED:

1. Arkansas State 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 Arkansas State Soccer Association.

POLICY PERIOD: September 1, 2006 to September 1, 2007

POLICY LIMITS: Primary - \$1 million each occurrence/\$3 million Aggregate per location.

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, at a primary policy limit while being used in the business of the named insured. Excludes coverage for any driver transporting athletic participants.
4. Liability for 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: 1. Worldwide for bodily injury, property damage, and personal and advertising injury while temporarily outside of the United States providing suit is made within the United States.

EXCLUSIONS: 1. Autos, buses, aircraft and watercraft owned or operated by or loaned to any insured.  
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.

ADDITIONAL INSURED: Certificates of insurance are furnished to each association, identifying them as members of the state organization. Certificates of insurance will be issued upon request adding the name of a school district, university, private land owner, municipality, or sponsor. All other requests are subject to underwriting approval.

INDOOR SOCCER: The liability policy will provide the same benefits for indoor soccer as for outdoor soccer. For coverage to be valid, your state association must recognize indoor soccer and approve the playing facility. The liability policy will not provide coverage to the owners or operators of any indoor soccer facility.

**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.**

### NATIONAL ADMINISTRATOR:

• PULLEN INSURANCE SERVICES, INC. •

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