

## **GENERAL FIELD LIABILITY**

### **Who is Covered?**

California State Soccer Association – South (“Cal South”), its registered leagues, clubs, teams, coaches, referees, and players.

### **Limits of General Liability:**

Per Occurrence Limit: \$1,000,000

General Aggregate Limit: \$3,000,000 (per team)

Products-Completed Operations Aggregate: \$3,000,000

Personal and Advertising Injury Limit: \$1,000,000

Participant Legal Liability: Included

Medical Payments: \$5,000 Included for Spectators Only

Abuse & Molestation: \$1,000,000 Each Incident

Abuse & Molestation: \$1,000,000 Aggregate

### **What is Covered?**

- Defense and indemnity against third party claims or allegations of negligence resulting in bodily injury or property damage which occur during a Cal South sanctioned event.
- Bodily injury to spectators and/or members of the general public arising out of activities sanctioned by Cal South for which you are liable.
- Liability for fields permitted or leased to Cal South registered leagues for its sole use while acting on behalf as a member of Cal South for Cal South sanctioned events.
- Liability for all activities necessary or incidental to the conduct of pre or post season practice, exhibition, tryouts, games and sanctioned tournaments.
- Liability for Camps & Clinics sanctioned through Cal South's formal sanctioning process.

### **What is Not Covered?**

- Property of others in the care, custody and control of the insured such as personal property of players, coaches, or parents.
- Communicable Disease.
- Intentional or criminal acts.
- Automobile insurance for leagues, coaches, players, referees.
- Workers' Compensation for leagues.

### **Certificates of Insurance:**

- Each league president has the availability to issue their own Certificates of Insurance through [www.ecertsonline.com](http://www.ecertsonline.com) when required for Cal South related and sanctioned activities.
- Certificates are automatically available with Additional Insured status and endorsement attached.
- Certificates can include Waivers of Subrogation and Primary/Non-Contributory status when required.
- Other requests can be reviewed and assisted by email: [administrativeservices@calsouth.com](mailto:administrativeservices@calsouth.com).

### **How to File a Claim or Report a Potential Claim:**

- Contact Cal South Risk Management department at [administrativeservices@calsouth.com](mailto:administrativeservices@calsouth.com) or (714) 451-1515 to properly triage correct claims reporting.

## **EXCESS LIABILITY**

### **What is Covered?**

Provides additional limits, if necessary, over the General Liability insurance.

### **Limits of Excess Liability:**

Per Occurrence & Aggregate Limit: \$5,000,000

Please see following pages for further insurance coverages.

*This summary is only a brief description of the coverage terms and conditions for Cal South General Liability policy. This summary in no way affects or alters the scope of coverage provided.*

## **REGISTERED MEMBER: SPORT ACCIDENT INSURANCE (“SAI”)**

### **Who is Covered?**

Cal South team members, players, coaches, managers, referees, and officials that are registered with Cal South.

### **Limits of Accident Medical Benefits:**

Maximum Per Injury Medical Limit: \$100,000

Dental Maximum: \$10,000

Physical Therapy Limit: \$100 per day/Max 10 days

Deductible Per Injury: \$1,000 & 20% Coinsurance

### **Benefit Time Limits:**

- First medical cost to be incurred up to 90 days of covered injury.
- Notice to the insurance carrier must be within 30 days of the first incurred treatment expense.
- Coverage benefit period up to 52 weeks from date of covered injury.

### **What is Covered?**

Medical expense reimbursement or payment for injuries resulting directly and independently of all other causes from accidents occurring while participating in the following covered activities:

- Sanctioned games, practices, activities and tournaments on behalf of Cal South.
- Organized and supervised group travel to and from a covered event.

### **What is Not Covered?**

- Intentionally self-inflicted injury.
- Any injury intended to be covered by Workers' Compensation.
- Full time duty in National Guard or another military branch.
- Injuries sustained while under the influence of narcotics.
- Prosthetics, artificial limbs or durable medical equipment.
- Eyeglasses, contacts or hearing aids.
- Dentures or dental implants or fixtures (except sound natural teeth).
- Plastic or cosmetic surgery.
- Hernia.
- Pre-existing conditions.

### **How to File a Claim:**

- Go to [www.calsouth.com](http://www.calsouth.com) to download, complete and submit a Sport Accident Insurance claim form for the season year of injury.

## **CAMPS & CLINICS: SPORT ACCIDENT INSURANCE (“SAI”)**

### **Who is Covered?**

Cal South non-registered players involved in a sanctioned camp, clinic or tryout and who sustained injury.

### **What is Covered?**

- Coverages mirror the Registered Sport Accident Coverage shown above.

### **How to File a Claim:**

- Go to [www.calsouth.com](http://www.calsouth.com) to download, complete and submit and Camps & Clinics Sport Accident Insurance claim form for the season year of injury.

## **DIRECTORS & OFFICERS LIABILITY**

### **Who is Covered?**

Cal South's Leagues, Clubs, Teams, and Affiliate Directors & Officers.

### **Limits & Retentions:**

Per Occurrence Limit: \$1,000,000 Maximum per league

Policy Maximum Limit: \$5,000,000

Deductible: \$25,000 Per Claim

### **What is Covered?**

Claims-made policy that pays defense and settlement costs for claims against the Insured for:

- Accusations of wrongful acts in the course of management decision making.
- Alleged management suits related to allegations of errors, omissions, negligence, misstatements, misleading statements, neglect or breach of duty committed by a club or league organization or an individual director or officer.

### **What is Not Covered?**

- Any claims arising from any Insured entities filing complaint or suit against another League.
- Employment Practices Liability.
- Crime or Employee Theft.

### **How to File a Claim or Report a Potential Claim:**

- Contact Cal South Risk Management department at [administrativeservices@calsouth.com](mailto:administrativeservices@calsouth.com) or (714) 451-1515 to properly triage correct claims reporting.

## **GENERAL NOTES ABOUT INSURANCE:**

- If you are unsure whether to report an incident, please contact Cal South Risk Management department.
- Copies of policies are available to be reviewed onsite at Cal South HQ should you desire a more comprehensive understanding of specific insuring agreements and definitions. Please contact Cal South to make an appointment.

## **FREQUENTLY ASKED QUESTIONS:**

### **Is our league covered under Cal South's Workers' Compensation? Can we evidence Cal South's Workers' Compensation on a certificate of liability?**

No.

### **Our league wants to host a “Casino Night” fundraiser and serve liquor. Are we covered under Cal South's General Liability?**

No. Liquor Liability is not covered under Cal South's General Liability and a separate policy must be obtained for the event.

### **If our league has an office and equipment, will the Cal South General Liability program cover me for my premise's operations?**

No. The scope of coverage for the Cal South General Liability policy relates specifically to Cal South sanctioned team field events and related team activities. Offices, office contents, soccer, and field equipment are not covered.

### **If our league has an owned auto, will the Cal South Auto Liability program cover me for an accident?**

No. The scope of coverage for the Cal South Auto Liability policy relates specifically to hired and non-owned autos for Cal South Headquarters employees, only. Personal autos are not covered.

### **The Sport Accident Insurance policy is considered "excess". What if I have no primary health insurance?**

If you have no valid and collectible health insurance, our coverage will become primary, and the \$1,000 deductible and 20% Coinsurance will apply. The policy pays for treatment based on usual, reasonable and customary charges for a given treatment in the city or area where treatment is provided once you have satisfied the applicable deductible and coinsurance.

### **Why do we need to obtain our General Liability certificates of insurance over the internet?**

This is a tremendous Member Benefit provided by Cal South to our Member Leagues as part of our insurance program. It places control in the hands of our Member Leagues, who can issue Field Liability certificates at the push of a button. Membership increasingly has its privileges, and this happens to be one. You can access the eCertsOnline log-on page through [www.CalSouth.com](http://www.CalSouth.com) under the Parents section.

### **Will my league be charged for each certificate?**

Yes, for each seasonal year, each certificate will cost \$35 and will be incorporated into the monthly league bill. You are not charged for creating multiple copies of the same certificate.

### **What can I do if the entity requesting the certificate of insurance requires additional wording that will not fit in the address section?**

If an entity requires additional wording that will not fit on the League Liability certificate template, please contact a Cal South Staff Specialist at [administrativeservices@calsouth.com](mailto:administrativeservices@calsouth.com).

*This is general insurance coverage detail for informational purposes only and does not contain all the complete coverage terms, conditions and exclusions of the policies. Information provided is only a brief outline of the policy. Refer to the actual policy terms and conditions for a determination of coverage.*