

Accident – Medical Insurance

11.0. Who is covered?

All registered United States Youth Soccer Association members, including their employees, officials, team members age 19 and under, coaches and referees whose applications and premiums have been accepted are covered.

11.1. When are they covered?

While participating in the sanctioned play or practice of soccer under the direction and supervision of an authorized official; while traveling as an organized group at the direction of an authorized official directly and uninterrupted to or from such play or practice; and while participating in other scheduled group activities which are directly supervised by an authorized official.

Benefits:

Accident Medical Expense Benefit: \$100,000 Maximum *

Accidental Death Benefit: \$10,000 Principal Sum

Accidental Dismemberment Benefit: \$10,000 Maximum

Dental Benefit: \$1,000,000 Maximum *

Deductible: \$500 per claim *

*Excess Provision for Medical Expense Benefit: The benefits provided under the plan selected are excess to any valid and collectible coverage. In the absence of other coverage, this policy will provide primary benefits, subject to the deductible.

11.2. Procedures to File a Soccer Injury Claim (Medical)

11.2.1. Our claim form is required. Injured party is to obtain an insurance claim form from the local Insurance Commissioner.

11.2.2. Injured party, or parents or guardians, must complete the form. All signatures must be affixed in the proper sections. Attach all bills.

11.2.3. The recommended filing for medical claims is within 90 days of the accident. Claim need not be delayed waiting for all bills, final release by the doctor, or an explanation of benefits (if there is primary insurance).

11.2.4. If there is primary insurance, a statement of what the primary company has paid must be sent. Payments will not be sent until the explanation of benefits has been received.

11.2.5. Claim form with all bills attached must be returned to the ASSOCIATION Insurance Commissioner for verification of information.

11.2.6. When verified, the Association Insurance Commissioner signs and dates the claim form and forwards it to the State Office for processing.

11.2.7. Once the claim is on file with the insurance company, any additional bills for the same injury can be submitted without a claim form. Attach a note with the following information:

- a. STYSA
- b. Name of injured party
- c. Date of injury
- d. Claim on file

These may be sent directly to the State Office or the insurance company.

Liability Insurance

11.3. Who is covered?

Coverage is provided for the United States Youth Soccer Association, including State Associations, their leagues, teams, players, coaches, referees, sponsors, directors and officers, officials and volunteer workers while acting in behalf of the named insured. The additional interest of playing facilities may be added. There are no deductibles. Certificates of Insurance will be furnished by the insurance company to all requesting entities on an annual basis.

11.4. What are the benefits?

The plan covers potential liability including but not limited to the following:

11.4.1. All sanctioned and supervised activities necessary or incidental to conduct of practice, exhibition, regular season and post-season games.

11.4.2. The ownership, maintenance or use of soccer fields, floor and playing area.

11.4.3. Product liability, i.e., consumption or use of food, equipment and other products.

11.4.4. Year round sanctioned and supervised activities such as fund raising, meetings and awards banquets.

11.4.5. Liability assumed under contract.

11.4.6. Libel, slander, defamation of character; false arrest; wrongful eviction; and invasion of privacy.

11.4.7. Non-owned and hired automobile (limited to teams, leagues and associations).

11.4.8. Advertising injury

11.4.9. Fire legal liability

11.4.10. Incidental Malpractice Liability

11.4.11. Additional insures when added by endorsement.

11.4.12. Participant legal liability.

11.4.13. Liability Medical Expense

11.5. Procedure to File a Soccer Liability Claim

Liability claims often result from lawsuits brought on by injured spectators, injured players and / or property damaged during a sponsored event. Notify your State Office immediately since there is normally a short period of time in which to answer these lawsuits. The State Office will in turn notify the insurance carrier. The recommended filing for liability claim is within 30 days.

The medical / liability information provided is only a very general reference to what coverage(s) the insurance policy or policies provides and is not intended to attempt to describe all of the various details pertaining to the insurance. Actual coverages detailed in the policy of insurance are always subject to all terms, provisions, conditions, and exclusions as contained therein. You should not rely upon this generalized summary, but should consult your Association Insurance Commissioner or the State Office for additional information.