

2023-2024 INSURANCE PROPOSAL

Georgia State Soccer Association

Presented by:





COMMERCIAL GENERAL LIABILITY COVERAGE

Policy Period September 1, 2023 – September 1, 2024
Insurance Company Everest National Insurance Company
Named Insured Georgia State Soccer Association

Schedule of Exposure and Rates

CLASS DESCRIPTION	RATING BASIS	EXPOSURE
Athletic Participants	Each Participant	40,000

LIMITS OF INSURANCE	
General Aggregate per Event	\$5,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Athletic Participant Legal Liability Each Occurrence	\$1,000,000
Athletic Participant Legal Liability Aggregate	\$5,000,000
Neurodegenerative Injury Each Occurrence	\$1,000,000
Neurodegenerative Injury Aggregate	\$1,000,000
Neurodegenerative Injury Claim Expense Cap	\$1,000,000
Damage to Premises Rented to You Limit	\$300,000
Medical Expense	Excluded
Sexual Abuse / Molestation Each Occurrence	\$1,000,000
Sexual Abuse / Molestation Aggregate	\$2,000,000
Hired & Non-Owned Auto Liability Combined Single Limit per Accident	\$1,000,000



COMMERCIAL GENERAL LIABILITY COVERAGE

Coverage is provided for:

- Bodily injury
- Personal injury
- Athletic Participant liability
- Spectator liability
- Property damage liability
- Volunteer liability
- Activities necessary and incidental to the conduct of games or practices
- Sponsored functions such as meetings, banquets, and fundraisers
- Contractual liability
- Hired and non-owned auto liability
- Worldwide coverage if suits are brought in the United States
- Host liquor liability
- Office premises liability coverage automatically included for state office
- Emergency Medical Technicians providing services for or on your behalf

Covered Activities:

Sanctioned and/or approved activities of the state association, office premises (applies to state association office only), insured event set up and tear down periods, concession sales at insured events, ancillary events held in conjunction with insured events and customary ancillary activities such as occasional fundraising events, dinners, awards banquets and planning sessions.

Hired & Non-Owned Auto Liability:

With respect to Hired and Non-Owned Auto Liability, the Insured means the Named Insured, it's member associations and their clubs, leagues, officers, directors, stockholders therein, but only while the "auto" is being used in the business of the Named Insured with permission. Coverage is not provided on behalf of soccer players, parents, managers, coaches, umpires, officials, referees of the Insured or volunteers using any "auto" (personally owned, leased, borrowed or employer furnished) in the transportation of soccer players to and from athletic games or athletic events, including but not limited to practices, exhibitions, post season, scheduled events or any non-athletic event

Notable Exclusions:

Employment Practices Liability, Asbestos, Total Pollution, Known Continuous or Progressive Injury or Damage, Cross Suits, Nuclear Energy, Punitive Damages, Absolute Lead, Silica, Unmanned Aircraft, Fungi, Bacteria, Radioactive Matter, Access or Disclosure of Confidential or Personal Information, Communicable Diseases

Additional Insureds:

Blanket – Automatic status when required by written agreement.

Others by request and endorsement, subject to underwriting approval.



EXCESS ACCIDENT MEDICAL

Policy Period September 1, 2023 – September 1, 2024

Insurance Company Great American Insurance Company

Policyholder Georgia State Soccer Association

Schedule of Exposure and Rates

CLASS DESCRIPTION	RATING BASIS	EXPOSURE
Athletic Participants	Each Participant	40,000

ACCIDENT – GROUP COVERAGE

DESCRIPTION		LIMIT (PER CLAIM)
Excess Accident Medical Expense	\$1,500 deductible	\$50,000 maximum benefit
Coinsurance	80% of reasonable & customary	-
Physical Therapy Sublimit		\$50 per visit / \$2,000 max
Accidental Death benefit and Dismemberment		\$5,000
AD&D Aggregate Limit of Indemnity		\$100,000 maximum benefit
Benefit Period 52 weeks	-	-
Claims Deductible Aggregate	\$75,000	-

Scope of Coverage: Full Excess

Description of Eligible Persons: All athletic participants, including volunteers and staff, for whom premium has been paid.

Covered Activities: While participating in scheduled games, team practice sessions or sponsored activities, provided they are under the direct supervision of a team official or at a sanctioned local or national tournament as a member of a contestant team. Coverage includes organized and supervised group travel as authorized by the policyholder directly to and from a covered event.

Claims Fee The third-party administrator, (CBP), will charge \$20 per Loss Notice an \$100 per Adjudicated Claim for the administration of the plan