



**LIABILITY INSURANCE SUMMARY**  
**UNITED STATES ADULT SOCCER ASSOCIATION**  
**(AN APPROVED 501C3 NON-PROFIT) ITS AFFILIATES, LEAGUES, MEMBER TEAMS**

7000 S. Harlem Avenue  
 Bridgeview, IL 60455



**COVERED ACTIVITIES:** Premises and operations of an amateur adult, SOCCER and FUTSAL association. Coverage includes office premises liability, affiliated sanctioned events, 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 fund raising events, dinners, awards banquets, and planning sessions.

**CARRIER:** Scottsdale Insurance Company, Non-Admitted, AM Best Rating A+, Class XV

**POLICY TERM:** 2017 – 2018

**LIABILITY POLICY FORM:** Occurrence Form including Broadened Coverage Endorsement

**LIMITS OF INSURANCE:**

Commercial General Aggregate Limit	NONE
Products-Completed Operations Aggregate Limit	\$3,000,000
Personal and Advertising Injury Limit	\$2,000,000
Each Occurrence Limit	\$2,000,000
Legal Liability to Participants	\$2,000,000
Brain Injury Limitation	Defense Inside the Limit \$2,000,000 Per occurrence
	\$4,000,000 Aggregate
Damage to Premises Rented to You	\$300,000
Crisis Response – Each Crisis Event/Aggregate	\$25,000
Medical Expense Limit – Other than Participants	\$5,000
Additional Insureds	INCLUDED

**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.

**NOTABLE EXCLUSIONS:** Asbestos, Nuclear Energy, War, Pollution with Hostile Fire Exception, Employment Related Practices, Mold, Mildew, Fungi and Bacteria, Silica or Related Dust, Lead, Recording and Distributing of Material or Information in Violation of Law, Bodily Injury to Employees, Player vs. Player Claims, Fireworks, Medical Payments to Participants, Medical Payments to Volunteers, Airport, Aircraft, Hot Air Balloons, Motorized Vehicles used for Racing, Speed, Demolition or Stunting Activities, Dunk Tanks, Haunted Houses, Amusement Devices, Rodeos, Bungee Operations, Concerts, Non-sanctioned activities or any activity that is not approved by the association or supervised and operated by the insured, youth soccer leagues that are not members of USASA or their insured national affiliates, professional players under a monetary contract or employed.

**ADDITIONAL INSURED ENDORSMENT:**

The policy is amended to include as an additional insured any person or organization listed below, but only with respect to liability arising out of your operations:

1. Owners and/or lessors of the premises leased, rented, or loaned to you, subject to the following additional exclusion: a. This insurance applies only to an “occurrence” which takes place while you are a tenant in the premises; b. This insurance does not apply to “bodily injury” or “property damage” resulting from structural alterations, new construction or demolition operations performed by or on behalf of the owner and/or lessor of the premises; c. This insurance does not apply to liability of the owner and/or lessors for “bodily injury” or “property damage” arising out of any design defect or structural maintenance of the premises or loss caused by a premises defect.

With respect to any additional insured included under this policy, this insurance does not apply to any negligence of such additional insured.

2. Sponsors
3. Co-Promoters
4. Coaches, Officials and Volunteers but only while acting within the scope of their duties for the insured.

**NON-OWNED & HIRED AUTOMOBILE LIABILITY** \$2,000,000 Combined Single Limit

Coverage is provided for those “autos” that are non-owned, hired, rented, leased or borrowed while being used during business operations. Coverage is excluded for the transportation of athletes. Coverage is excluded for 15 passenger vans.

**SPECIAL NOTICE:** This is only a very general reference to what coverage(s) the insurance policy or policies provide and is not intended to attempt to describe all of the various details pertaining to the insurance policy. Actual coverage’s are detailed in the policy and are always subject to all terms, provisions, conditions, and exclusions as contained therein. You should not rely upon this general summary, but should consult the actual policy language for a complete description and details regarding coverage.