



New Jersey Youth Soccer Liability Insurance



What Provides protection for claims brought against us [see Who is Protected] arising from incidents occurring during a sanctioned event that is under the direct supervision of a team or club official.

Provides protection for liability for:
1.) bodily injury and property damage
2.) personal or advertising injury including false arrest, detention or malicious prosecution, libel, slander, and defamation or violation of the right to privacy

Limits \$1,000,000 per occurrence, \$5,000,000 general aggregate per location, \$2,000,000 products/completed operations aggregate limit, \$1,000,000 personal & advertising injury limit, \$100,000 damage to premises rented to NJYS, \$5,000 medical expense limit/any one person excluding participants, \$1,000,000 Excess Liability. The policy has no deductible.

Who is Protected **Individuals:** registered players, registered volunteer coaches, administrators. Non volunteer coaches may be included if they purchase this coverage through the NJYS Office
Organizations: member clubs, member leagues, NJYS

What is Excluded Participation in a non-sanctioned event
Travel outside of New Jersey without permission to travel
Referee instruction courses
Private Camps

Coverage Exclusions No coverage is provided to parents, coaches, or volunteers while using any automobile to transport team members or volunteers to any sanctioned event.
Worker's compensation claims
Nuclear energy claims
Use of a trampoline
Act of war or undeclared war (riot)
Terrorists Acts

Certificates of Insurance NJYS will issue *Certificates of Additional Named Insured* for facilitates that our member clubs use. At the beginning of the seasonal

year, we will issue updated certificates for all facilities that are currently on file. These certificates will be issued to those clubs that have completed and submitted their club registration form and fees for the new seasonal year.

During the seasonal year requests for additional certificates should be directed to the NJYS office.

This is a general outline of our General Liability Insurance coverage.
For specific information, please contact the NJYS office