US YOUTH SOCCER®

The Game for All Kids!®

Top 20
Youth Soccer
Insurance Claims

Claim #1

UNDER APPEAL

Coach in personal auto waves player onto highway en route to another practice facility. Player strikes oncoming motorcycle. Motorcyclist has severe head injuries resulting in need for 24/7 residential skilled nursing care.

Indemnity Paid: $1,000,000

Indemnity Reserve: $4,000,000

Expense: $ 800,000

Claim #1

UNDER APPEAL

Player admitted fault. However, lower court ruled the player was “an agent of the club” and that it benefited the club to transport the players. Ruling would be adverse for all youth sports nationally. Carrier feels there is a 50/50 chance of the verdict being overturned in 9th Circuit Court.

Indemnity Paid: $1,000,000

Indemnity Reserve: $4,000,000

Expense: $ 800,000

Claim #2

Player fatality: Player struck by unanchored, portable goal during practice.

Loss Amount: $2,400,000
Indemnity: $2,200,000
Expense: $ 200,000

Claim #3

Sexual Molestation of a Minor: Soccer coach allegedly became intoxicated and sexually molested a female player. Case in litigation for two years and settled in 2004. Settlement includes $300,000 excess.

Loss amount: $1,374,849
Indemnity: $1,300,000
Expense: $ 74,849

Claim #4

Auto Loss in Rented Automobile: Coach driving rental vehicle on behalf of named insured collided with motorcyclist when failing to yield while making left turn. Motorcyclist sustained severe injuries and had medical costs of almost 2.5 million.

Loss amount: $ 1,020,419

Indemnity: $ 995,000

Expense: $ 35,419

Claim #5

Player injury: Player injured while performing excessive practice drills at direction of coach.

Loss amount: $ 580,000
Indemnity Reserve: $ 500,000
Expense: $ 80,000

Claim #6

Player fatality: Player struck by unanchored, portable goal during practice.

13-year-old claim. Settlement does not reflect "time value" of money.

Loss amount: $ 570,000
Indemnity: $ 500,000
Expense: $ 70,000

Claim #7

General liability: Club installed outdoor field lighting system on leased premises. Homeowners Assn. filed suit against field owner and club. Field owner defended under policy as Additional Insured.

Loss amount: $ 500,000
Indemnity: $ 150,000
Expense: $ 350,000

Claim #8

Player injury: Claim based on player mismatch. A 13-year-old player broke leg after colliding with another player. Allegations of negligence revolved around U14s playing against U15s. Settled in mediation.

Loss amount: $ 401,864

Indemnity: $ 285,000

Expense: $ 116,864

Claim #9

Case underway but not settled.

Player fatality: 10-year-old goalie is killed when soccer goal post collapses. Suit is naming multiple defendants. Liability may rest largely with manufacturer, but care and control issues along with inspection issues are involved. There is a strong possibility of a $1,000,000 policy reserve.

Loss amount: $?

Indemnity (reserved): $ 250,000

Expense: $ 35,265

Claim #10

Player injury: Unsecured goal falls on player. Coach was player's father. Field owner was initially sued and defense was tendered based on additional insured agreement.

Loss amount: $ 253,246
Indemnity: $ 225,000
Expense: $ 28,246

Claim #11

Player injury: Poor field conditions were cited as the reason for the injury -- a broken leg which required surgery. Injury was sustained on a wet, muddy field. Settled in mediation. (Total amount represents total loss – Indemnity & Expense show soccer portion.)

Loss amount: $ 249,196

Indemnity: $ 115,000

Expense: $ 49,196

Claim #12

Auto loss in rented vehicle. A club rented a 15-passenger van to transport team to out-of-state tournament. Vehicle overturned with numerous severe injuries.

Loss amount: $ 200,000
All defense costs to date.

Claim #13

Spectator injury: A 79-year-old female fell over a speed bump in school parking lot while attending a soccer game. She later died of a heart attack caused by an infection from the injury. The school district intended to have their full defense tendered through their indemnification agreement. In mediation, the school district was ordered to pay $242,500 and a smaller amount was awarded to be paid by soccer league.

Loss amount: $ 174,182

Indemnity: $ 82,500

Expense: $ 91,682

Claim #14

Pending notification of suit.

Hotel property damage: Players were kicking a soccer ball in the hallways of a hotel. A sprinkler head was knocked off resulting in significant water damage. Coverage review denied coverage to players and families and their Homeowner's policies have been placed on notice of the loss.

Reserved Indemnity: $ 150,000

Expense paid: $ 5,742

Expense reserved: $ 4,757

Claim #15

Soccer goal injury: League members unlocked and moved a goal that had been secured by the city. Claimant was struck in head when goal fell. $32,500 was paid on behalf of the League and an equal amount paid on behalf of the city based on Additional Insured agreement.

Loss amount: $ 158,680

Indemnity: $ 65,000

Expense: $ 93,680

Claim #16

Personal Injury: Coach made soccer player drop his pants in front of teammates during practice because player was not performing drills properly.

Loss amount: $ 150,000
Indemnity: $ 120,000
Expense: $ 30,000

Claim #17

Sexual abuse: Coach had a consensual affair with a teenaged female team member.

Loss amount: $ 140,000
Indemnity: $ 120,000
Expense: $ 20,000

Claim #18

Injury to participant: An unanchored, portable goal owned by a club on a municipal field fell and struck a participant not associated with the State Association or club. A head injury resulted.

Loss amount: $ 120,000
Indemnity: $ 25,000
Expense: $ 95,000

Claim #19

Player injury: Player sustained severe tendon damage after colliding with an unpadded protrusion from a wall during an indoor practice. Soccer League and Board of Education were defended. $300,000 was sought, but case settled for less.

Loss amount: $ 110,653

Indemnity: $ 85,000

Expense: $ 25,653

Claim #20

Injury to participant: An unanchored, portable goal struck a player during practice resulting in head and shoulder injuries.

Loss amount: $ 110,000
Indemnity: $ 88,000
Expense: $ 22,000

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