



INDIANA SOCCER ASSOCIATION

(Underwritten by An A.M. Best Rated "A++" Superior Insurance Company)

NON-PROFIT DIRECTORS AND OFFICERS (D&O) LIABILITY

Explanation of Coverage

Term of Insurance: September 29, 2019 to September 29, 2020

Insured Persons

Indiana Soccer Association, Inc, including any individual who was, now is, or shall be a director, officer, trustee, employee, volunteer, staff, faculty or committee member.

Policy Limits

\$5,000,000	Directors & Officers Liability
\$2,000,000	Employment Practices Liability
\$1,000,000	Fiduciary Liability
\$5,000,000	Policy Aggregate

Policy Type – Claims Made

Coverage limited to a claim first made while the policy is in force for a **wrongful act** or which is reported to the insurer no later than sixty (60) days after the termination of the policy.

Retentions (each claim inclusive of defense costs)

\$10,000	Directors & Officers Liability
\$5,000	Employment Practices Liability
\$0	Fiduciary Liability
\$15,000	Third Party Discrimination

Coverage

- Wrongful act means any actual or alleged breach of duty, neglect, error, misstatement, misleading statement, omission by the Organization or an individual insured in the performance of duties on behalf of the entity.
- Employment practices liability coverage, including wrongful termination, sexual harassment, discrimination, and breach of employment contract.
- Defense Costs are paid outside the Limits of Liability
- Retention applies to every claim.
- Claim includes any written demand for any insured for monetary damages or other relief seeking to hold an insured responsible for a wrongful act.
- No personal injury exclusion (defamation, libel/slander coverage included).
- Punitive damage coverage included.
- Third party discrimination coverage is provided under this policy.
- Defense cost coverage for breach of contract claims.

Exclusions

- Fraudulent or dishonest acts.
- Bodily injury, sickness, disease or death, personal injury including emotional distress and mental anguish.
- Property damage.
- Prior known and reported wrongful acts/prior or pending proceedings.
- Lawsuits certified as a Class Action.
- Failure to perform professional services for others.
- Sexual abuse
- Claims involving peer review, credentialing or disciplinary activities, acts or errors
- Claims involving accreditation, certification, standardizing activities, acts or errors

THIS OUTLINE IS ONLY FOR GENERAL INFORMATION AND NONE OF THE ABOVE SHALL AMEND OR ALTER THE INSURANCE CONTRACT.
THE WORDING OF THE POLICY CONSTITUTES THE ONLY AGREEMENT BETWEEN THE INSURED AND THE INSURANCE COMPANY. CONSULT YOUR POLICY FOR
COVERAGE EXCLUSIONS.