



To: All Indiana Soccer Member Youth Clubs

RE: Insurance coverage

Date: 10-25-2019

Indiana Soccer reviews and negotiates several insurance coverages on behalf of member clubs each year. The annual insurance review was recently completed, and I am happy to announce that K&K insurance is the 2019/2020 insurance provider for Indiana Soccer and all member clubs. Pullen Insurance has been the insurance provider and K&K has been the insurance underwriter for Indiana Soccer and member clubs for approximately twenty contiguous years. A few months ago, K&K acquired Pullen Insurance and this acquisition resulted in a smooth and seamless transition.

Insurance coverage, which most of you can appreciate, has become more complex with the elevated sensitivity around concussions, sexual abuse and the issues surrounding the recent Safe Sport legislation. It is important that your state association understand the risks and reviews insurance coverage that will cost effectively mitigate the risks on behalf of all member stakeholders; including but not limited to the member corporation, their paid employees, volunteers, board and committee members, etc.

It is imperative that club leaders and decision makers, ensure that the club's and player's activities and activity locations have insurance coverage. Activities and activity locations that are sanctioned by Indiana Soccer are covered by the K&K insurance provided; acknowledging that there are reasonable exclusions and coverage limits. A more comprehensive list of coverages, and exclusions are posted on the Indiana Soccer website at

- [2019-20 Indiana Soccer Insurance Summary](#)
- [2019-20 Indiana Soccer Directors & Officers Liability Insurance Summary](#)

Boards of Directors should be aware of how the Commercial General Liability and Directors and Officers (D&O) Liability insurance coverage is designed to protect the club, its volunteers, employees and individual board members. These coverages are limited to sanctioned activities and locations.

The Commercial General Liability coverage, as well as the D&O coverage is designed to cover member clubs; their volunteers, board members, paid and unpaid coaches when participating in sanctioned activities. Sanctioned activities are those that receive Indiana Soccer Association's written approval [sanctioning of tournaments etc.], or where the activity is soccer related and 100% of the participants are registered with your Indiana Soccer Association. A few examples of sanctioned activities are:

- Practices
- Scheduled league games
- Camps & clinics hosted by member clubs where all participants are registered with Indiana Soccer [note – if camps and or clinics are provided by a third party, all adults associated with

delivering the camps or the clinics must provide written documentation that they comply with all Safe Sport requirements as well as have passed a criminal background check].

- Friendly games where all participants are registered with Indiana Soccer
- Indiana Soccer/US Youth Soccer sanctioned tournaments
- Olympic Development activities
- Indiana Development activities

A few examples of non- sanctioned activity are as follows:

- A team or group of players registered with Indiana Soccer plays or practices with a team or players not registered with Indiana Soccer.
- A club that extends services to players that are not registered with Indiana Soccer, or where the activities are blended i.e., registered and non-registered players. These activities may not have insurance coverage which places volunteers, board members, coaches, whether paid or unpaid at risk of not having insurance coverage.
- A club, coach, or other person associated with a member club that conducts activities at a non-sanctioned location– (a coach conducts practice at his home which has not been previously listed as a sanctioned training location).

If after reading this notice, you have questions, please don't hesitate to call the Indiana Soccer office 317-975-2022 – Angel Hall or 317-975-2010- Dave Guthrie.

Yours in Soccer,

A handwritten signature in black ink that reads "Dave Guthrie". The signature is written in a cursive, flowing style.

Dave Guthrie  
Executive Director  
Indiana Soccer Association, Inc.