



Member Insurance information presented September 18, 2023

Insurance & Risk Management

Two important benefits offered to member clubs are Insurance & Risk Management

- Risk Management is a method for identifying risks in all areas and developing and implementing a plan to protect an organization and prevent loss.
- An effective Risk Management program consists of four basic steps:
 - Assess, identify, analyze, and prioritize potential risk
 - Select methods to prevent loss
 - Implement the best methods
 - Monitor the results and revise as necessary



Indiana Soccer & Players Health

Indiana Soccer is proud to partner with Players Health in this pivotal insurance space

- Players Health's mission is to create the safest and most accessible environments for athletes to play the sports they love – with a particular focus in the youth sports environment
- The Pullen family has been a trusted insurance provider for Indiana Soccer for three decades
- Indiana Soccer began the partnership with Players Health in 2021

In the next few pages will discuss the Indiana Soccer Insurance policies:

- What is covered – and what is not covered – how to make sure your club is adequately & comprehensively insured.



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ISA Provides

- General Liability
- Excess Liability
- Directors & Officers Liability
- Excess Accident Medical

Does NOT Provide

- Commercial Property
- Equipment Coverage
- Dishonesty Coverage
- Cyber Liability



Provides liability protection for alleged or actual acts of negligence

1) Bodily Injury

- Athletic Participant Liability
- Business Invitee / Spectators
- Premises
- Sexual Abuse

2) Personal & Advertising Injury

- Libel / Slander
- Wrongful Eviction
- False Arrest
- Infringement of Copyright in Advertising

3) Property Damage (Third Party)



Liability Limits

Each Occurrence Limit:	\$1,000,000
General Aggregate Limit per Location:	\$5,000,000
Participant Legal Liability Each Occurrence	\$1,000,000
Neurodegenerative Injury (Concussion Liability):	\$1,000,000
Sexual Abuse / Molestation Each Occurrence:	\$1,000,000
Sexual Abuse / Molestation Aggregate:	\$2,000,000
Excess Liability:	\$5,000,000*

* Neurodegenerative Injury Excluded

* Sexual Abuse / Molestation Excluded



- Provides medical expense coverage for an insured person injured during a sanctioned and approved activity of the state soccer association
- All ISA registered players, coaches, volunteers and staff
- Scheduled practices, games, organized GROUP travel or other sponsored activities under the direct supervision of a team official
- Excess / secondary coverage

Limits

\$100,000 Maximum per injury

\$1,000 Deductible per injury

52-week benefit period

\$5,000 AD&D benefit



Directors & Officers Liability

- Provides liability protection for wrongful acts attributed to the governance of the organization
- Breach of duty, neglect, error, misstatement, misleading statement or omission
- Policy includes Employment Practices Liability (EPL) & Third-Party Wrongful Acts
- Insured Organization and Individual Insureds (past, present, future)


D&O Claim Examples

- Failure to follow bylaws
- Acts beyond granted authority
- Misappropriation of funds
- Financial mismanagement
- Conflicts of interest
- Rules interpretation issues

EPL Claim Examples

- Discrimination
- Sexual or workplace harassment
- Failure to hire / promote
- Wrongful termination
- Breach of employment contract
- Employment related retaliation





Directors & Officers Liability Limits

Limit of Liability – Member Clubs

\$1,000,000 Shared aggregate limit of liability

Retention (Deductible) – Member Clubs

\$5,000 per D&O Claim

\$5,000 per Employment Practices Claim



Policies Member Orgs Should Consider Procuring

Commercial Property

- Protects your property against risks of direct physical loss (i.e. fire, theft, vandalism, etcetera)
- Most common examples of covered property are Buildings & Business Personal Property (office contents)
- Designated locations listed on policy

Equipment Coverage (Inland Marine)

- Protects equipment against risks of direct physical loss
- Common examples are golf carts, UTVs, lawn mowers, soccer goals, field striping machines, etcetera
- Items are covered regardless of location



Policies Member Orgs Should Consider Procuring

Crime (Dishonesty Coverage)

- Protects organization against embezzlement of funds
- Either a Commercial Crime policy or a Dishonesty Bond can be used to cover the exposure

Cyber Liability

- Protects organizations from internet-based risks and data breaches
- First Party Coverage: loss of digital assets (software/hardware), cyber extortion, security event costs (notification costs, computer forensic cost, fines, credit protection)
- Third Party Coverage: legal liability for a cyber event or privacy breach (PII), Electronic Media Liability (defamation, invasion of privacy, copyright/trademark infringement)



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THANK YOU

