



Risk Management Policy

(September 18, 2021)

Section 101. Introduction, Purpose, and Applicability

- (a) The Risk Management Policy of US Youth Soccer further clarifies the US Youth Soccer Bylaw Article VI, Section 2 and establishes the minimum standards by which US Youth Soccer and all Organization Members will adhere in an effort to collectively avoid or minimize the potential impact of forecasted risks.
- (b) The Risk Management Policy applies to US Youth Soccer and all Organization Members to include Affiliate, Associate and State Association (Bylaw Article IV).

Section 102. Risk Management Program

- (a) US Youth Soccer and all Organization Members must establish and monitor a risk management program which, at a minimum, uses an employment/volunteer disclosure statement for all volunteers and employees defined as any person (to include, but not limited to, coach, team manager, board member, program administrator, referee, athletic trainer, organization employee, tournament organizer) age 18 and older acting within an official capacity and who may have the opportunity to have direct and unmonitored access to children who are involved with any approved or sponsored program of US Youth Soccer or the Organization Member or member of the Organization Member.
- (b) All Organization Members are to offer and provide sexual abuse awareness and prevention training and are to require every adult to report abuse and or suspected abuse within a 24-hour period.
 - 1. The required training is to be completed the earlier of 1) before regular contact with a youth participant who is a minor begins; or 2) within the first 45 days of the participating adult taking on the role giving them access to youth participants.
 - 2. A refresher course is required on an annual basis effective the calendar year following the completion of the initial training.
- (c) Subject to parent consent, youth participants are to be provided training annually regarding the prevention of child abuse. The following items must be tracked: 1) a description of the training, 2) the date the training(s) was offered and given, 3) a description of how the training(s) was offered and given.

Section 103. Background Checks

- (a) US Youth Soccer and all Organization Members must adhere to state law regarding the frequency of required background checks.
 - 1. All required background checks are to be completed by the earlier of 1) prior to regular contact with a youth participant; or 2) within the first 45 days of the participating adult taking on the role giving them access to youth participants.
- (b) In the event that an Organization Member does not have a state law pertaining to the quality and frequency of required background checks, then:
 - 1. At a minimum, a background check is required every other year on every individual, as described in Section 102 (a) of this policy.
- (c) For US Youth Soccer, every background check must, at a minimum, require the individual to meet the criteria provided by the National Council of Youth Sports in addition to checking against the US Youth Soccer DARM report, U.S. Soccer's disqualification list and the SafeSport disciplinary records.

Section 104. Indemnification Agreement

- (a) As a condition of membership, to the extent permitted by law, each Organization Member agrees that it shall indemnify, defend and hold harmless US Youth Soccer, its Board of Directors, officers and employees, volunteers, and its sponsors from any and all claims that arise from, or are attributed to, the negligence of an Organization Member, its directors, officers, employees, referees or volunteers. If requested by US Youth Soccer, each Organization Member agrees that it will execute a formal, written, Indemnification Agreement.
- (b) US Youth Soccer agrees to indemnify, defend and hold harmless the Organizational Member, its Board of Directors, Officers and Employees, Volunteers and its Sponsors from any and all claims that arise from or are attributed to, the negligence of US Youth Soccer, its officers, directors, employees or volunteers.

Section 105. Liability Insurance

- (a) Each Organization Member shall obtain a Comprehensive General Liability Policy ("GL Policy") with minimum limits of not less than \$1,000,000 dollars per occurrence / \$2,000,000 aggregate and an Umbrella Liability policy ("UL Policy") with minimum limits of not less than \$5,000,000 per occurrence / \$5,000,000 aggregate.
- (b) Both the GL Policy and UL Policy shall provide liability insurance coverage, to include sexual misconduct coverage, for the Organization Member, all of its leagues, clubs, teams, referees, coaches, registered players, directors, officers, staff and volunteers. Both policies shall be endorsed to specifically name United States Youth Soccer Association, Inc. DBA US Youth Soccer as an additional insured.
- (c) Each Organization Member shall also obtain Sexual Abuse and Molestation coverage limits of at least \$2,000,000 per occurrence and \$4,000,000 in the aggregate, if available, as a part of their GL and/or UL policies. If the organization cannot obtain that coverage because of the unreasonable cost, then the Organization Member agrees to obtain the highest possible limits it can afford from one or more carriers.
- (d) Immediately following the annual renewal of its GL Policy and UL Policy, each Organization Member must submit to US Youth Soccer a certificate of insurance evidencing compliance with the insurance requirements contained in this Section.