

Maryland State Youth Soccer Commercial General Liability Coverage

Policy Period: September 1st 2023 - September 1st 2024

Insurance Company: Granite State Insurance Company - AM Best Rating: A++,XV

Schedule of Named Insureds: Maryland State Youth Soccer and its member associations, leagues, clubs, teams, players, coaches, referees, directors, officers, ODP administrators, officials, employees and volunteers; however, except for the First Named Insured, none of these are Insureds for liability arising out of their participation in games, practices, activities or operations not sanctioned or approved by the First Named Insured.

LIMITS OF INSURANCE

General Aggregate per Location	\$3,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Participant Legal Liability Each Occurrence (other than brain injury)	\$1,000,000
Participant Legal Liability Brain Injury Each Occurrence*	\$1,000,000
Participant Legal Liability Brain Injury Aggregate*	\$3,000,000
Damage to Premises Rented to You Limit	\$300,000
Medical Expense (Spectators Only)	\$5,000
Sexual Abuse / Molestation Each Occurrence	\$1,000,000
Sexual Abuse / Molestation Aggregate	\$2,000,000

Coverage Trigger: General Liability—Occurrence

Deductible: None

Maryland State Youth Soccer Commercial General Liability Coverage

Coverage is provided for:

- Bodily injury
- Personal injury
- Athletic Participant liability
- Spectator liability
- Property damage liability
- Volunteer liability
- Activities necessary and incidental to the conduct of games or practices
- Sponsored functions such as meetings, banquets, and fundraisers
- Contractual liability
- Worldwide coverage if suits are brought in the United States
- Host liquor liability
- Athletic trainers used at tournaments (excess basis)
- Office premises liability coverage automatically included for state office and your member affiliates
- Volunteer (medical personnel) providing emergency medical services

Covered Activities:

Sanctioned and/or approved activities of the state association, office premises, insured event set up and tear down periods, concession sales at insured events, ancillary events held in conjunction with insured events and customary ancillary activities such as occasional fundraising events, dinners, awards banquets and planning sessions.

Notable Exclusions: Asbestos, Nuclear Energy Liability, War Liability, Pollution with Hostile Fire Exception, Employment Related Practices, Mold, Mildew, Fungi and Bacteria (as approved in applicable states), Communicable Diseases, Silica or Related Dust (as approved in applicable states), Lead (as approved in applicable states), Access or Disclosure of Confidential or Personal Information and Data-Related Liability - with Limited Bodily Injury Exception, Bodily Injury to Employees, Player vs Player Claims, Fireworks, Medical Payments to Participants, Medical Payments to Volunteers, Airport and Aircraft, Hot Air Balloon, Motorized Vehicles, Watercraft and Powerboat used for Racing, Stunting, or Demolition, Dunk Tanks, Haunted Houses, Amusement Devices, Rodeos, Bungee Operations, Concerts, Lead (as approved in applicable states), Water Slides, and Climbing Walls

Definition of Participant:

The term participant shall include players, coaches, managers, staff members, team workers, referees, officials, scorekeepers, and all other personnel including, but not limited to, media personnel permitted to enter any restricted areas which are defined as those areas restricting access to general public spectators.

Additional Insureds:

Owners and/or Lessors of Premises, Sponsors and Co-Promoters, Coaches, Officials and Volunteers are additional insureds but only while acting within the scope of their duties for the insured (others by request and endorsement, subject to underwriting approval).