

**SOUTH DAKOTA YOUTH SOCCER ASSOCIATION
2021 INSURANCE PROPOSAL**

Presented by:



November 13, 2020

South Dakota Youth Soccer Association Commercial General Liability Coverage

Policy Period: January 1, 2021 – January 1, 2022

Insurance Company: National Casualty Co. (AM Best Rating A+ Superior)

Schedule of Named Insureds: South Dakota Youth Soccer Association 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 Event	\$5,000,000
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*	\$2,000,000
Participant Legal Liability Brain Injury Aggregate*	\$5,000,000
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
Non-Owned / Hired Auto Liability**	\$1,000,000

* Limit is inclusive of defense costs.

** For official business of the Named Insured only. No Coverage for any driver transporting soccer players.

Coverage Trigger: General Liability—Occurrence

Deductible: None

South Dakota Youth Soccer Association 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
- Hired and non-owned auto 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 fund-raising events, dinners, awards banquets and planning sessions.

Notable Exclusions:

Employment Practices Liability, Total Pollution, Lead, Mechanical Rides, Water Slides, Rodeos, Concerts, Fireworks, Bungee Operations, Climbing Walls, Communicable Diseases involving Pandemics or Epidemics

Additional Insureds:

Owners and/or Lessors of Premises, Sponsors, Co-Promoters, Lessors of Leased Equipment (single value under \$30,000), Medical Trainers, and Medical Personnel. Others by request and endorsement, subject to underwriting approval.

Schedule of Exposures and Rates:

CLASS DESCRIPTION	RATING BASIS	EXPOSURE	RATE PER PARTICIPANT	GENERAL LIABILITY PREMIUM
Athletic Participants	Each Participant	14,000	\$1.10	\$15,400

South Dakota Youth Soccer Association Excess Liability Coverage

Policy Period: January 1, 2021 – January 1, 2022

Insurance Company: National Casualty Co. (AM Best Rating A+ Superior)

Schedule of Named Insureds: South Dakota Youth Soccer Association 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.

Coverage Form: Following Form Excess

LIMITS OF INSURANCE

Aggregate Limit	\$5,000,000
Products/Completed Operations Aggregate	\$5,000,000
Each Occurrence	\$5,000,000
Sexual Abuse / Molestation Each Occurrence	\$1,000,000
Each Occurrence / Molestation Aggregate	\$2,000,000

Notable Endorsements:

Employers Liability Exclusion, Directors & Officers Exclusion, Auto Follow Form Endorsement, Liquor Liability Exclusion, Mold Exclusion, Brain Injury Exclusion, Communicable Disease Exclusion

Schedule of Exposures & Rates:

CLASS DESCRIPTION	RATING BASIS	EXPOSURE	RATE PER PARTICIPANT	EXCESS LIABILITY PREMIUM
Athletic Participants	Each Participant	14,000	\$0.36	\$5,040

South Dakota Youth Soccer Association Excess Accident Medical

Policy Period: January 1, 2021 – January 1, 2022

Insurance Company: Nationwide Life Insurance Co. (AM Best Rating A+ Superior)

Schedule of Named Insureds: South Dakota Youth Soccer Association

Description of Eligible Persons: Athletic participants, including volunteers and staff, performing their normal duties at a covered activity.

Covered Activities: While participating in scheduled games, team practice sessions, or sponsored activities, provided they are under the direct supervision of a team official or at a sanctioned local or national tournament as a member of a contestant team. Includes organized and supervised group travel as authorized by the policyholder directly to and from a covered event.

Accident – Group Coverage

DESCRIPTION		LIMIT (PER CLAIM)
Excess Accident Coverage Medical and Dental Maximum	\$3,000 Flat Deductible; 80/20 Co-Insurance	\$250,000
Accidental Death Benefit and Dismemberment	N/A	\$5,000
Benefit Period 104 weeks	--	--
Physical Therapy/Chiropractic Limit		\$2,000 max \$50 per visit

Accident – Rates

CLASS DESCRIPTION	RATING BASIS	EXPOSURE	RATE PER PARTICIPANT	MEDICAL PREMIUM
Athletic Participants	Each Participant	14,000	\$0.99	\$13,860

South Dakota Youth Soccer Association Annual Premiums

General Liability:	\$15,400.00
Excess Liability:	\$5,040.00
Excess Accident Medical:	\$13,860.00
Total Premium:	\$34,300.00

<i>Optional Terrorism Coverage:</i>	\$313.60
Total Premium with Terrorism:	\$34,613.60

2021 Premium Billing: Player Medical, Liability, and Excess Liability premiums are billed 25% down followed by 3 consecutive quarterly payments. Invoices will be sent to the state office via USPS by K&K Insurance Group. Alternate installment payment plans are available upon request.

Historical Player Rate Recap:

Total 20/21 Player Rate:	\$2.45
Total 19/20 Player Rate:	\$2.26
Total 18/19 Player Rate:	\$2.18
Total 17/18 Player Rate:	\$2.05
Total 16/17 Player Rate:	\$2.05

This insurance proposal contains the premium quotations for which you applied. Any additional types of insurance coverage desired, but not specifically quoted in the proposal must be specifically requested of your K&K representative and a fully completed and signed application would need to be submitted to your K&K representative for evaluation. Actual coverages are detailed in the policy of insurance and is always subject to all terms, provisions, conditions, and exclusions as contained therein. You should not rely upon this generalized summary but should consult the actual policy for a complete description and details regarding coverage.

South Dakota Youth Soccer Association Acceptance Confirmation

To: Dan Pullen
K&K Insurance Group, Inc.
daniel.pullen@kandkinsurance.com

Re: South Dakota Youth Soccer Association
2021 Insurance Proposal

After careful review of this proposal for insurance, we have decided to accept your proposal. Please initiate coverage for the player medical and liability insurance for the period January 1, 2021 – January 1, 2022.

Attached is the signed acceptance / rejection form for the election of Certified Acts of Terrorism coverage and the signed Fraud Warning form.

Signature

Date