

2009AYF/AYC Insurance Coverage Checklist

Minimum Standards

Please Check Appropriate Box

<u>General Liability - Continued</u>	<u>Meets Standards</u>	<u>Does Not Meet Standards</u>
*Coverage provided for all tackle football, flag football and cheer if played by the league	<input type="checkbox"/>	<input type="checkbox"/>
* Named Insureds: The sports organization (as an entity) and its directors, officers, employees, and volunteers.	<input type="checkbox"/>	<input type="checkbox"/>
* American Youth Football Inc., is named as "Additional Insured"	<input type="checkbox"/>	<input type="checkbox"/>
* Covered Activities: All league sanctioned and adult supervised activities. These activities include, but are not limited to tryouts, practice, games, tournaments, non-sports outings and fundraisers.	<input type="checkbox"/>	<input type="checkbox"/>
* Financial Strength: AM Best's Rating of at Least A-, VII	<input type="checkbox"/>	<input type="checkbox"/>

<u>General Liability EXCLUSIONS AND LIMITATIONS TO AVOID</u> (These should not appear on policy)	<u>Meets Standards</u>	<u>Does Not Meet Standards</u>
* Claims Made Coverage Form	<input type="checkbox"/>	<input type="checkbox"/>
* Athletic Participant Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
* Competitive Cheer, Stunt, or Pyramiding Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
* Participant vs. Participant Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
* Punitive Damages Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
* Assault and Battery Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
* Sexual Abuse/Molestation Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
* Contractual Liability Limitation Endorsement	<input type="checkbox"/>	<input type="checkbox"/>
* Personal and Advertising Injury Exclusion For Broadcasting of Films or Streaming Video	<input type="checkbox"/>	<input type="checkbox"/>
* Waiver/Release Requirement	<input type="checkbox"/>	<input type="checkbox"/>

DISCLAIMER: THIS VERIFICATION CHECKLIST IS NOT AN ALL ENCOMPASSING RECOMMENDATION OF ALL OF THE TYPES OF POLICIES THAT SHOULD BE CARRIED OR ALL OF THE CRITICAL COVERAGES THAT SHOULD BE INCLUDED WITHIN EACH POLICY. THIS VERIFICATION DOCUMENT SHOULD IN NO WAY BE CONSIDERED AS LEGAL, INSURANCE, OR RISK MANAGEMENT ADVICE. A COMPETENT ATTORNEY AND INSURANCE AGENT SHOULD BE CONSULTED.