

Sports Organization Insurance Coverage Checklist

Verification of Minimum Insurance Standards

(For teams, leagues, sports camps & clinics, and tournament hosts)

TO BE COMPLETED BY INSURANCE AGENT

The sports organization below is requesting analysis of the sports insurance policies that are provided through your insurance agency. Please complete this form, sign, and return to the sports organization indicated below.

Name of Sports Organization: _____

Type of Sports Organization (circle): team league sports camp/clinic tournament host
 other: _____

Name of Insurance Agency: _____

Name of Insurance Agent Completing This Form: _____

Phone Number of Insurance Agent: (_____) _____

Date This Form Completed: _____

Signature of Insurance Agent Verifying Coverage: _____

Please Check Appropriate Box

Minimum Standards

Mandatory = * Preferable = +

Meets Standards

Does Not Meet Standards

Accident Insurance

* Medical Limit: At least \$25,000 per person. per accident	<input type="checkbox"/>	<input type="checkbox"/>
* No Internal Payout Limitations on categories such as surgeon's fees, daily hospital room and board, doctor's visits, physical therapy, etc.	<input type="checkbox"/>	<input type="checkbox"/>
+ Excess Coverage Instead of Primary	<input type="checkbox"/>	<input type="checkbox"/>
* Plan covers all participants and is <u>not</u> optional participation	<input type="checkbox"/>	<input type="checkbox"/>
+ Deductible: Not greater than \$500 per claim	<input type="checkbox"/>	<input type="checkbox"/>
* Payout Period: At least one year	<input type="checkbox"/>	<input type="checkbox"/>
* Covered Persons: All players and staff. Staff normally includes but is not limited to coaches, assistant coaches, managers, umpires, referees, scorekeepers, concession workers, field maintenance workers, and administrators such as directors and officers.	<input type="checkbox"/>	<input type="checkbox"/>
* Covered Activities: All sports organization 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"/>
+ Authorized group travel to and from above	<input type="checkbox"/>	<input type="checkbox"/>
* Financial Strength: AM Best's Rating Of At Least A-, VII	<input type="checkbox"/>	<input type="checkbox"/>

General Liability**Meets Standards****Does Not Meet Standards**

* Each Occurrence Limit: \$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>
* General Aggregate Limit: \$2,000,000 or NONE	<input type="checkbox"/>	<input type="checkbox"/>
* Products/Completed Operations Aggregate Limit: \$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>
* Personal/Advertising Injury Limit: \$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>
* Fire Damage Liability Limit: \$100,000 (AKA Damage To Premises Rented To You)	<input type="checkbox"/>	<input type="checkbox"/>
+ Medical Expense Limit: \$5,000	<input type="checkbox"/>	<input type="checkbox"/>
+ Non Owned And Hired Auto Liability Limit: \$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>
+ Sexual Abuse Or Molestation: \$1,000,000 Each Claim \$1,000,000 Aggregate	<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"/>
+ Volunteer vs. Volunteer Exclusion deleted or modified by special endorsement	<input type="checkbox"/>	<input type="checkbox"/>
* Additional Insureds: Policy must be endorsed to add either 1) park & recreation department as Additional Insured or 2) all owners or lessors of premises on a blanket basis.	<input type="checkbox"/>	<input type="checkbox"/>
* Covered Activities: All sports organization 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"/>

EXCLUSIONS AND LIMITATIONS TO AVOID (These should not appear on the policy)

* Claims Made Coverage Form	<input type="checkbox"/>	<input type="checkbox"/>
* Athletic Participant Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
+ Punitive Damages Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
* Assault & Battery Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
+ Sexual Abuse Or Molestation Exclusion	<input type="checkbox"/>	<input type="checkbox"/>
* Contractual Liability Limitation or similar endorsement	<input type="checkbox"/>	<input type="checkbox"/>
* Collapse of Temporary Structure (ex: bleacher collapse)	<input type="checkbox"/>	<input type="checkbox"/>
* Independent Contractor or Subcontractor Limitation or similar endorsement voiding coverage if independent contractors or subs do not carry adequate General Liability	<input type="checkbox"/>	<input type="checkbox"/>
+ Participant vs. Participant Exclusion (Better to have Player vs. Player or Athlete vs. Athlete Exclusion)	<input type="checkbox"/>	<input type="checkbox"/>
+ Limitation of Coverage To Your Premises shown on the policy (problem if teams travel off premises)	<input type="checkbox"/>	<input type="checkbox"/>
+ Ownership/Maintenance/Management of Athletic Fields or Facilities Exclusion (problem if sports organization is responsible for premises injuries 24/7 as is the case when facilities are owned or are under a long term lease)	<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. THE STANDARDS ARE MINIMUM STANDARDS AND IT IS RECOMMENDED THAT THESE STANDARDS BE EXCEEDED WHENEVER POSSIBLE. 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.