AYF/AYC Insurance Coverage Checklist
Verification of Minimum Insurance Standards
When Insurance Is Not Purchased Through Endorsed AYF/AYC Plan

The officially endorsed insurance plan for AYF/AYC meets all of the critical minimum standards that are indicated below for the protection of your youth, administrators, and volunteers. Before buying your insurance from another source, you should submit this checklist to your agent to verify 100% compliance with these critical minimum standards.

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:
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:

Minimum Standards — Please Check Appropriate Box

Accident Insurance	Meets Standards	Does Not Meet Standards
* Medical Limit: $100,000	☐	☐
*Accidental Death and Specific Loss Limit: $10,000	☐	☐
* No Internal Payout Limitations on categories such as Surgeon's fees, daily hospital room and board, doctor's visits, physical therapy, etc	☐	☐
* Deductible: Not more than $500 per claim	☐	☐
* Covered Persons: All football players and cheerleaders, coaches, managers, officials, employees, volunteers, staff members, and team workers.	☐	☐
* Covered Activities: All scheduled, approved, and adult supervised team or league activities including but not limited to tryouts, practice, play, tournaments, clinics, fundraisers, award banquets and team outings, including direct travel to and from the place of such covered activity.	☐	☐
* Payout Period: At least 104 weeks	☐	☐
* Coverage applies to all tackle football and cheer if played by sports organization	☐	☐
* Financial Strength: AM Best's Rating of at Least A-, VII	☐	☐

General Liability	Meets Standards	Does Not Meet Standards
* Each Occurrence Limit: $1,000,000	☐	☐
* General Aggregate Limit: $2,000,000	☐	☐
*Products/Completed Operations Aggregate Limit: $1,000,000	☐	☐
*Personal/Advertising Injury Limit: $1,000,000	☐	☐
* Fire Damage Liability Limit: $300,000 (AKA Damage to Premises Rented To You.)	☐	☐
* Non Owned Hired Auto Liability Limit $1,000,000	☐	☐
* Sexual Abuse & Molestation $1,000,000 Each Occurrence/$2,000,000 Aggregate	☐	☐

AYF/AYC Insurance Coverage Checklist

Minimum Standards Please Check Appropriate Box

General Liability - Continued	Meets Standards	Does Not Meet Standards
*Coverage provided for all tackle football, flag football and cheer if played by the league	☐	☐
* Named Insureds: The sports organization (as an entity) and its directors, officers, employees, and volunteers.	☐	☐
*American Youth Football Inc., is named as "Additional Insured"	☐	☐
* 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.	☐	☐
* Financial Strength: AM Best's Rating of at Least A-, VII	☐	☐

General Liability EXCLUSIONS AND LIMITATIONS TO AVOID (These should not appear on policy)	Meets Standards	Does Not Meet Standards
* Claims Made Coverage Form	☐	☐
* Athletic Participant Exclusion	☐	☐
* Competitive Cheer, Stunt, or Pyramiding Exclusion	☐	☐
* Participant vs. Participant Exclusion	☐	☐
* Punitive Damages Exclusion	☐	☐
*Sexual Abuse/Molestation Exclusion	☐	☐
*Contractual Liability Limitation Endorsement	☐	☐
*Personal and Advertising Injury Exclusion For Broadcasting of Films or Streaming Video	☐	☐

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.

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