

Understanding Your Insurance Coverage





Dan Pullen, CPCU, CIC
VP of Markets and Service
Players Health
dan.pullen@playershealth.com

Duty of Care

Legal duty of using reasonable care to prevent any acts that could foreseeably harm others (**duty not to harm**)

You have a duty!

- Properly plan the activity
- Provide proper instruction
- Warn of inherent risks*
- Provide a safe environment (duty to inspect)*
- Provide adequate and proper equipment
- Match athletes appropriately
- Evaluate athletes for injury or incapacity
- Supervise the activity closely*
- Provide appropriate emergency assistance



Duty of Care





Types of Policies

WYS Provides

- General Liability
- Excess Liability
- Excess Accident Medical
- Directors & Officers Liability

Does NOT Provide

- Commercial Property
- Equipment Coverage
- Dishonesty Coverage
- Cyber Liability

WYS Commercial General Liability

- Bodily Injury, Property Damage Liability, and Personal & Advertising Injury
- Sanctioned & Approved Activities

Limits

Each Occurrence Limit:	\$1,000,000
General Aggregate Limit per Location:	\$5,000,000
Participant Legal Liability Each Occurrence	\$1,000,000
Neurodegenerative Injury (Concussion Liability):	\$1,000,000
Sexual Abuse / Molestation Each Occurrence:	\$1,000,000
Sexual Abuse / Molestation Aggregate:	\$2,000,000
Excess Liability:	\$5,000,000*

* Neurodegenerative Injury Excluded

* Sexual Abuse / Molestation Sublimit of 1M per / 2M Agg

WYS Excess Accident Medical

- Provides medical expense coverage for an insured person injured during a sanctioned and approved activity of the state soccer association
- All WYS registered players, coaches, volunteers and staff
- Scheduled practices, games, organized GROUP travel or other sponsored activities under the direct supervision of a team official
- Excess / secondary coverage

Limits

\$250,000 Maximum per injury

\$250 Deductible per injury

52 week benefit period

\$5,000 AD&D benefit

WYS Directors & Officers Liability

- Provides liability protection for wrongful acts attributed to the governance of the organization
- Breach of duty, neglect, error, misstatement, misleading statement or omission
- Policy includes Employment Practices Liability (EPL) & Third-Party Wrongful Acts

D&O Claim Examples

- Failure to follow bylaws
- Acts beyond granted authority
- Misappropriation of funds
- Financial mismanagement
- Conflicts of interest
- Rules interpretation issues

EPL Claim Examples

- Discrimination
- Sexual or workplace harassment
- Failure to hire / promote
- Wrongful termination
- Breach of employment contract
- Employment related retaliation

Limit of Liability: \$1,000,000 Shared Aggregate

Retention (Deductible): \$5,000 per D&O Claim; \$10,000 per Employment Practices Claim



Policies Member Orgs Should Consider Procuring

Commercial Property

- Protects your property against risks of direct physical loss (i.e. fire, theft, vandalism, etcetera)
- Most common examples of covered property are Buildings & Business Personal Property (office contents)
- Designated locations listed on policy

Equipment Coverage (Inland Marine)

- Protects equipment against risks of direct physical loss
- Common examples are golf carts, UTVs, lawn mowers, soccer goals, field striping machines, etcetera
- Items are covered regardless of location



Policies Member Orgs Should Consider Procuring Cont.

Crime (Dishonesty Coverage)

- Protects organization against embezzlement of funds
- Either a Commercial Crime policy or a Dishonesty Bond can be used to cover the exposure

Cyber Liability

- Protects organizations from internet-based risks and data breaches
- First Party Coverage: loss of digital assets (software/hardware), cyber extortion, security event costs (notification costs, computer forensic cost, fines, credit protection)
- Third Party Coverage: legal liability for a cyber event or privacy breach (PII), Electronic Media Liability (defamation, invasion of privacy, copyright/trademark infringement)



THANK YOU