



2025 INSURANCE PROGRAM

Insurance coverages listed below apply exclusively to organizations that have applied, been accepted, and fulfilled additional requirements under the Affiliate Program.

COVERAGES

PARTICIPANT ACCIDENT

Protects athletes, coaches, volunteers, trainers from the financial impact and consequences of unexpected medical bills while participating in an approved activity by providing benefits to the insured for the treatment of illness, injury or disability.

Classes of Eligible Persons:

- All flag football participants that are USA Football Athlete Members
- All tackle football participants (under 18 years old) that are USA Football Athlete Members
- All coaches, trainers, and volunteers that are USA Football Coach & Commissioner Members

Limits:

| | |
|---|---|
| Accidental Death & Dismemberment (AD&D) | \$10,000 |
| Accident Medical Expense | \$100,000 |
| Durable Medical Equipment | Included |
| Physical Therapy Benefit: | 100% of URC*, \$100 max per visit, 10 visits per accident |

HOW TO OBTAIN A PARTICIPANT ACCIDENT CERTIFICATE

A certificate can be obtained online by logging into your membership account and printing/downloading a copy.

HOW TO FILE A PARTICIPANT ACCIDENT CLAIM

To submit a claim, login to your member dashboard and under the Member Benefits section click the "Access Benefit" button next to the "File an Accident Claim" section. Or use the following link: [Submit A Claim](#)

GENERAL LIABILITY

The General Liability policy provides coverage for the Named Insureds against liability claims brought by third parties alleging bodily injury, property damage, personal or advertising injury arising out of premises, operations, products and completed operations of the Named Insureds in connection with Covered Activities.

Limits:

| | |
|---|-------------|
| Per Occurrence* | \$1,000,000 |
| General Aggregate: | \$3,000,000 |
| Products-Completed Operations Aggregate: | \$1,000,000 |
| Personal & Advertising Injury: | \$1,000,000 |
| Damage to Premises Rented to You: | \$1,000,000 |
| Sexual Abuse & Molestation (Per Occurrence): | \$1,000,000 |
| Sexual Abuse & Molestation (Aggregate): | \$2,000,000 |
| Participant Legal Liability | \$1,000,000 |
| Hired/Non-Owned Auto Liability**: | \$1,000,000 |
| Liquor Liability: | Optional |
| Deductible (per Bodily Injury/Physical Damage Claim): | \$0 |

*Excess liability options available

**Excludes bodily injury and property damage arising out of the transportation of participants

INLAND MARINE (EQUIPMENT)

Provides your organization with \$25,000 of property coverage for equipment (owned or rented) that is in your care, custody, and control.

*Additional limits available for purchase.

Email insurance@usafootball.com for more information.

MANAGEMENT LIABILITY PACKAGE

Directors & Officers - Provides coverage for the directors and officers of the organization against lawsuits alleging a breach of fiduciary duty.

Employment Practices Liability - Provides your organization coverage against claims by workers that their legal rights as employees of the company have been violated (for example: wrongful termination, discrimination, harassment).

Crime - Protects your organization from financial loss resulting from dishonest acts like employee theft, forgery, and certain types of fraud committed by employees, volunteers or third parties.

Limits:

| | |
|---------------------------|-------------|
| D&O / EPL Liability Limit | \$1,000,000 |
| Crime Limit | \$25,000 |

HOW TO REQUEST A CERTIFICATE OF INSURANCE

Certificates of Insurance (COI) may be requested by emailing usafootball@playershealth.com. A member of their team will contact you with specific instructions. Please note that these certificates will be emailed to you within 10 business days.

HOW TO FILE A CLAIM

Please note: Claims for these coverages must be completed & submitted by a member of the Organization.

General Liability:

To submit a claim, email Insurance@usafootball.com to start the process of filing a claim.

Management Liability (D&O / EPL / Crime):

To submit a claim, email Insurance@usafootball.com to start the process of filing a claim.

Inland Marine (Equipment):

To submit a claim, email Insurance@usafootball.com to start the process of filing a claim.

If you are aware of an incident that may give rise to a liability claim under this policy or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately.

Notice: For questions on specific terms, conditions, exclusions, and coverages provided, please contact: Insurance@usafootball.com and our team will help point you in the right direction.