



# 2025 INSURANCE 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 participants that are enrolled with USA Football under the age of 18.
- All flag football participants that are enrolled with USA Football.
- All coaches, trainers, and volunteers that are enrolled with USA Football.

#### 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, you can either go online by logging-into your membership account and click on the link or you can click on 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 / \$2,000,000 / \$5,000,000 |
| General Aggregate:                                    | \$2,000,000 / \$3,000,000 / \$5,000,000 |
| 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                                     |

\*Limits available are per occurrence/aggregate in \$1M/\$2M, \$2M/\$3M, or \$5M/\$5M intervals.

\*\*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](mailto: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 may be requested by emailing [Insurance@usafootball.com](mailto:Insurance@usafootball.com). A member of our team will respond with specific questions for you to answer and your certificate will be emailed to you within 5-7 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](mailto: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](mailto:Insurance@usafootball.com) to start the process of filing a claim.

#### Inland Marine (Equipment):

To submit a claim, email [Insurance@usafootball.com](mailto: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:** The information contained in this brochure is a summary of the available insurance coverages through our partner, Player's Health. This is not an insurance policy. For questions or to obtain a quote please go to the [Players Health Portal](#).