

Ohio Soccer Association

General Liability & Excess Liability

Summary of Insurance
Effective 9/1/2024 – 9/1/2025



Who is Covered

Ohio Soccer association and its member associations, leagues, team members, managers, coaches, referees, officials, directors, officers, administrators, assistants, scorekeepers, volunteers, and sponsors while acting in their capacity as such.

What is Covered

Liability coverage provided for OSA sanctioned and approved amateur practice and play in the insured sport to include fundraisers, banquets, award ceremonies and team meetings. No coverage is provided for activities not sanctioned or approved by OSA.

General Liability Coverage Summary

The General Liability policy provides important liability protection for claims alleging bodily injury, personal injury, and property damage liability arising out of your OSA sanctioned operations.

Underwriting Company

Everest National Insurance Company
A.M Best Company Rating: A+ (Superior) XV

General Liability Limits

General Aggregate per Event	\$ 5,000,000
Products/Completed Ops Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Participant Legal Liability Each Occur	\$1,000,000
Participant Legal Liability Agg	\$5,000,000
Neurodegenerative Injury Each Occur	\$1,000,000
Neurodegenerative Injury Agg	\$1,000,000
Neurodegenerative Injury Claim Expense	\$1,000,000
Damage to Premises Rented to You Limit	\$300,000
Medical Expense	Excluded
Sexual Abuse / Molestation Each Occur	\$1,000,000
Sexual Abuse / Molestation Agg	\$2,000,000

Notable Exclusions

- Employment Practices Liability
- Asbestos
- Total Pollution
- Known Continuous or Progressive Injury or Damage
- Cross Suits
- Punitive Damages
- Absolute Lead
- Unmanned Aircraft
- Fungi
- Bacteria
- Access or Disclosure of Confidential or Personal Information
- Communicable Diseases

Excess Liability Coverage Summary

The Excess Liability policy provides additional limits of insurance in excess of the underlying General Liability policy.

Excess Liability Limits

Annual Aggregate	\$5,000,000
Each Occurrence	\$5,000,000
Sexual Abuse / Molestation Each Occur	\$2,000,000
Sexual Abuse / Molestation Agg	\$2,000,000

Underwriting Company

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Notable Exclusions

- Per Underlying General Liability Exclusions
- Neurodegenerative Injury

How to Request a Certificate of Insurance

Certificates of Insurance should be requested through the state office.

How to File a General Liability Claim

If you are made aware of an incident that may give rise to a liability claim or you receive a legal summons or a letter from an attorney as a result of the incident, please report this information immediately to both your state soccer association and Players Health.

Players Health
718 Washington Ave. N, Suite 402
Minneapolis, MN. 55401
playershealth.com