

NAYS League Director Training & Membership Program - Excess General Liability Benefit Summary 2024-25



The following is a brief summary of the Excess General Liability insurance coverages provided to member League Directors of NAYS.

Coverages

- **INSURED**S: League Directors of NAYS, but only while acting in their capacity as league directors during Youth Sport activities, which are defined as sports involving participants 19 years of age and younger. Covered activities include meetings and seminars on Youth Sport related subjects.
- **COVERAGE**: This excess insurance will pay all sums above primary insurance up to the policy limits which NAYS League Directors become legally obligated to pay for claims arising out of bodily injury, property damage, and personal injury as outlined in the policy of insurance.
- **POLICY LIMITS**:
 - \$2,000,000 Per Occurrence
 - \$4,000,000 General Aggregate
 - \$1,000,000 Products/Completed Operations Aggregate
 - \$1,000,000 Personal/Advertising Injury
 - Neurodegenerative Injury coverage sublimit: \$1,000,000 Each Occurrence Limit and \$1,000,000 Aggregate Limit
 - Abuse Or Molestation coverage sublimit: \$1,000,000 Each Incident Limit and \$2,000,000 Aggregate Limit
- **EFFECTIVE DATES**: Coverage becomes effective June 1, 2024, or the date you become a member League Director of NAYS, whichever is later, and expires on June 1, 2025.
- **POLICY NUMBER**: Excess General Liability – SI8GL02444241 and SI8EX02791241
- **INSURER**: Everest National Insurance Company, Admitted, Rated A+ (Superior), Size: XV by A. M. Best.
- **NOTABLE EXCLUSIONS**: Exclusions include but are not limited to: Asbestos, Nuclear Energy, War, Pollution, Employment Related Practices, Organic Pathogen, Mold, Mildew, Fungi and Bacteria, Silica or Related Dust, Bodily Injury to Employees, Medical Payments to Participants, Unmanned Aircraft, Auto, Watercraft, and Communicable Disease.

*Coverage provided under this policy is excess over all other insurance, whether such insurance is written on a primary or excess basis.

This document has been prepared for the NAYS Member Insurance Program for use by its members exclusively. Its purpose is to describe and explain, in a summary manner, certain insurance policies NAYS maintains for the protection and benefit of its members. It is intended for informational purposes only and is not a contract. Only the insurance policy referred to herein can state the actual terms, coverages, amounts, conditions, and exclusions. Should there be any discrepancy between statement(s) made in this document and the provisions of the insurance policy, the insurance policy will prevail.

NAYS Coach Training & Membership Program - Excess General Liability Benefit Summary 2024-25



The following is a brief summary of the Excess General Liability insurance coverages provided to member Coaches of NAYS.

Coverages

- **INSURED:** Coaches of NAYS, but only while acting in their capacity as coaches during Youth Sport activities, which are defined as sports involving participants 19 years of age and younger. In order for coverage to apply, the coach must be certified in an approved sport for which trainings are provided by NAYS. Covered activities include meetings and seminars on Youth Sport related subjects.
- **COVERAGE:** This excess insurance will pay all sums above primary insurance up to the policy limits which NAYS Coaches become legally obligated to pay for claims arising out of bodily injury, property damage, and personal injury as outlined in the policy of insurance.
- **POLICY LIMITS:**
 - \$2,000,000 Per Occurrence
 - \$4,000,000 General Aggregate
 - \$1,000,000 Products/Completed Operations Aggregate
 - \$1,000,000 Personal/Advertising Injury
 - Neurodegenerative Injury coverage sublimit: \$1,000,000 Each Occurrence Limit and \$1,000,000 Aggregate Limit
 - Abuse Or Molestation coverage sublimit: \$1,000,000 Each Incident Limit and \$2,000,000 Aggregate Limit
- **EFFECTIVE DATES:** Coverage becomes effective June 1, 2024, or the date you become a member Coach of NAYS, whichever is later, and expires on June 1, 2025.
- **POLICY NUMBER:** Excess General Liability – SI8GL02444241 and SI8EX02791241
- **INSURER:** Everest National Insurance Company, Admitted, Rated A+ (Superior), Size: XV by A. M. Best.
- **NOTABLE EXCLUSIONS:** Exclusions include but are not limited to: Asbestos, Nuclear Energy, War, Pollution, Employment Related Practices, Organic Pathogen, Mold, Mildew, Fungi and Bacteria, Silica or Related Dust, Bodily Injury to Employees, Medical Payments to Participants, Unmanned Aircraft, Auto, Watercraft, and Communicable Disease.

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NAYS Coach Training & Membership Program - Continuing Education and Select Coaches - Excess General Liability Benefit Summary 2024-25



The following is a brief summary of the Excess General Liability insurance coverages provided to Continuing Education and Select Coach members of NAYS.

Coverages

- **INSURED**S: Certified Continuing Education Coaches and Select Coaches of NAYS, but only while acting in their capacity as coaches during Youth Sport activities, which are defined as sports involving participants 19 years of age and younger. For continuing education coaches, in order for coverage to apply, the coach must be certified in an approved sport for which trainings are provided by NAYS. Covered activities include meetings and seminars on Youth Sport related subjects.
- **COVERAGE**: This excess insurance will pay all sums above primary insurance up to the policy limits which NAYS Coaches become legally obligated to pay for claims arising out of bodily injury, property damage, and personal injury as outlined in the policy of insurance.
- **POLICY LIMITS**:
 - \$2,000,000 Per Occurrence
 - \$4,000,000 General Aggregate
 - \$1,000,000 Products/Completed Operations Aggregate
 - \$1,000,000 Personal/Advertising Injury
 - Neurodegenerative Injury coverage sublimit: \$1,000,000 Each Occurrence Limit and \$1,000,000 Aggregate Limit
 - Abuse Or Molestation coverage sublimit: \$1,000,000 Each Incident Limit and \$2,000,000 Aggregate Limit
- **EFFECTIVE DATES**: Coverage becomes effective June 1, 2024, or the date you renew your NAYS Coach membership, whichever is later, and expires on June 1, 2025.
- **POLICY NUMBER**: Excess General Liability – SI8GL02444241 and SI8EX02791241
- **INSURER**: Everest National Insurance Company, Admitted, Rated A+ (Superior), Size: XV by A. M. Best.
- **NOTABLE EXCLUSIONS**: Exclusions include but are not limited to: Asbestos, Nuclear Energy, War, Pollution, Employment Related Practices, Organic Pathogen, Mold, Mildew, Fungi and Bacteria, Silica or Related Dust, Bodily Injury to Employees, Medical Payments to Participants, Unmanned Aircraft, Auto, Watercraft, and Communicable Disease.

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NAYS Official Training & Membership Program - Excess General Liability Benefit Summary 2024-25



The following is a brief summary of the Excess General Liability insurance coverages provided to member Officials of NAYS.

Coverages

- **INSURED**S: Officials of NAYS, but only while acting in their capacity as officials during Youth Sport activities, which are defined as sports involving participants 19 years of age and younger. In order for coverage to apply, the official must have completed training. Covered activities include meetings and seminars on Youth Sports related subjects
- **COVERAGE**: This excess insurance will pay all sums above primary insurance up to the policy limits which NAYS Officials become legally obligated to pay for claims arising out of bodily injury, property damage, and personal injury as outlined in the policy of insurance.
- **POLICY LIMITS**:
 - \$2,000,000 Per Occurrence
 - \$4,000,000 General Aggregate
 - \$1,000,000 Products/Completed Operations Aggregate
 - \$1,000,000 Personal/Advertising Injury
 - Neurodegenerative Injury coverage sublimit: \$1,000,000 Each Occurrence Limit and \$1,000,000 Aggregate Limit
 - Abuse Or Molestation coverage sublimit: \$1,000,000 Each Incident Limit and \$2,000,000 Aggregate Limit
- **EFFECTIVE DATES**: Coverage becomes effective June 1, 2024, or the date you become a member Official of NAYS, whichever is later, and expires on June 1, 2025.
- **POLICY NUMBER**: Excess General Liability – SI8GL02444241 and SI8EX02791241
- **INSURER**: Everest National Insurance Company, Admitted, Rated A+ (Superior), Size: XV by A. M. Best.
- **NOTABLE EXCLUSIONS**: Exclusions include but are not limited to: Asbestos, Nuclear Energy, War, Pollution, Employment Related Practices, Organic Pathogen, Mold, Mildew, Fungi and Bacteria, Silica or Related Dust, Bodily Injury to Employees, Medical Payments to Participants, Unmanned Aircraft, Auto, Watercraft, and Communicable Disease.

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NAYS Certified Continuing Education Coaches and Select Coaches, League Directors, and Officials - Blanket Accident Benefit Summary 2024-25



The following is a brief summary of the Blanket Accident insurance coverages provided to member Certified Continuing Education Coaches and Select Coaches, League Directors, and Officials of NAYS.

Coverages

- INSURED:**
 - Class 1: All registered participants of the Start Smart and Ready Set Run programs Supervised and Sponsored by the Policyholder.
 - Class 2: All registered participants of the Hook a Kid on Golf program Supervised and Sponsored by the Policyholder.
 - Class 3: All continuing Member Coaches, League Directors and Officials on file with the Policyholder
- COVERAGE:** Coverage will be provided when the Covered Person suffers a Covered Injury resulting from a Covered Accident that occurs while the Covered Person is participating in or attending a Supervised and Sponsored Activity(ies). The Covered Accident must take place:
 - On the premises of the Policyholder during normal hours of operation or during scheduled functions; or
 - On the premises of the Policyholder during other periods if attending or participating in a Covered Activity;
 - Away from the premises of the Policyholder while attending or participating in a Covered Activity at its schedule site.
 - This coverage includes travel without delay, deviation, or interruption, between Home and the site of the Covered Activity.

- BENEFITS:**

Accidental Death & Dismemberment	
Class	Benefit
1	\$ 5,000
2	\$ 5,000
3	\$ 10,000

Accidental Death & Disimemberment Loss Schedule	
Loss	Percentage of Principal Sum
Loss of Life	100%
Two or More Members	100%
One Member	50%
Thumb and Index Finger of the Same Hand	25%

Accident Medical Expense		
Class	Benefit	Details
1	\$ 25,000	\$500 Deductible Full Excess 100% Usual and Customary
2	\$ 25,000	\$25 Deductible Full Excess 100% Usual and Customary
3	\$ 250,000	\$50 Deductible Full Excess 100% Usual and Customary

- EFFECTIVE DATES:** Coverage becomes effective June 1, 2024, or the date you become a member Certified Continuing Education Coach, Select Coach, League Director, or Official of NAYS, whichever is later, and expires on June 1, 2025.
- POLICY NUMBER:** Blanket Accident – AHP1200025-241
- INSURER:** Everest National Insurance Company, Admitted, Rated A+ (Superior), Size: XV by A. M. Best.
- NOTABLE EXCLUSIONS:** Exclusions and detailed policy specifics can be found in the policy wording. This information provides comprehensive details about the coverages, exclusions, and other important terms.

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