



**NEW JERSEY YOUTH SOCCER
DIRECTORS & OFFICERS LIABILITY INSURANCE**
EFFECTIVE MAY 31, 2018 – MAY 31, 2019

Insurer

Underwritten by an A.M. Best Rated A++ (Superior) Insurance Company

Insureds

New Jersey Youth Soccer and its scheduled affiliate member clubs, leagues, and associations, including any individual who has been, now is or shall become a director, officer, governor, trustee, equivalent executive, employee (whether salaried or not), volunteer, leased or temporary employee, or committee member.

Policy Limits

\$3,000,000 in the Aggregate for all claims made during the policy period. Defense cost are paid in addition to and not part of the aggregate limit.

Policy Type – Claims Made

Coverage limited to a claim first made while the policy is in force for a **wrongful act** or which is reported to the insurer no later than sixty (60) days after the termination of the policy.

Retention (Deductible)

\$5,000 D&O Liability each claim inclusive of defense costs

\$5,000 Employment Practices Liability each claim inclusive of defense costs

Coverage

- Wrongful act means any actual or alleged breach of duty, neglect, error, misstatement, misleading statement, omission by the Organization or an insured in the performance of duties on behalf of the entity
- Employment practices liability coverage, including wrongful termination, sexual harassment, discrimination, and breach of employment contract
- Claim includes any written demand for any insured for monetary damages or other relief seeking to hold an insured responsible for a wrongful act
- Personal & Advertising Injury included (defamation, libel/slander, wrongful eviction)
- Punitive damage coverage included
- Third party discrimination coverage included
- Defense cost coverage for breach of contract claims

Notable Exclusions

- Fraudulent or dishonest acts
- Bodily injury, mental anguish, emotional distress, sickness, disease or death
- Property damage
- Prior known and reported wrongful acts/prior or pending proceedings
- Lawsuits certified as a Class Action
- Failure to perform professional services for others
- Sexual abuse (refer to Commercial General Liability policy)

THIS OUTLINE IS ONLY FOR GENERAL INFORMATION AND NONE OF THE ABOVE SHALL AMEND OR ALTER THE INSURANCE CONTRACT.
THE WORDING OF THE POLICY CONSTITUTES THE ONLY AGREEMENT BETWEEN THE INSURED AND THE INSURANCE COMPANY. CONSULT YOUR POLICY FOR
COVERAGE EXCLUSIONS.