

## HUF INSURANCE REQUIREMENTS

1. Accident and Health (A&H) Insurance covering all participants (athletes, coaches, officials, volunteers) in Organization's program with a limit of the greater of (1) the limit required by the terms of Organization's General Liability policy, or (2) \$25,000 for excess accident medical expenses and \$10,000 for accidental death and dismemberment (AD&D).
2. Commercial General Liability insurance with limits not less than \$1,000,000 per occurrence policy must include coverage for claims and defense costs for contractual liability, premises liability, participant legal liability (for participant claims arising out of athletic or sports activities, including tackle football), products-completed operations, personal and advertising injury, property damage and bodily injury liability (including traumatic brain injuries and death).
3. Additional Insured — Include the Heads Up Football LLC (HUF LLC) Parties as Additional Insureds under General Liability policy and send HUF LLC a copy of the certification. Organization's coaches shall be included as Named Insureds.

## INSURANCE GLOSSARY

**ACCIDENT & HEALTH (A&H)** - Also known as: Participant Accident (PA) and Excess Accident Medical Coverage

A&H coverage pays for medical bills/expenditures that are not covered by an injured participant's own health insurance. If the injured participant has no primary health insurance, or the sustained injury is only covered partially by his/her primary health insurance, A&H insurance then helps pay for medical costs (subject to the deductible). Participant simply needs to complete a claim form.

### Why leagues need it:

1. It is required by every major general liability insurer who insures youth football.
2. It protects your players. When a player gets injured, you want him or her to get the care he or she needs.
3. It protects you and your league. When your players get the medical care they need and their families are not stressed by medical bills, they are less likely to sue.

## ADDITIONAL INSURED

In liability insurance, naming another party as an additional insured extends your insurance policy to cover the other party in the case you (the insured) are negligent, but a claim is brought against this other party. In the Heads Up Football Coach Training Agreement, HUF LLC asks football organizations to name it as an additional insured so that if the football program and HUF LLC and/or USAFB are sued for a scenario in which HUF LLC was not negligent (e.g., a football field isn't properly maintained and a participant breaks their leg in a hole, or a grandparent falls down bleacher steps that don't have a handrail, or a coach is alleged of misconduct), the football program's insurance will provide defense and liability costs for HUF LLC. (See also Indemnification discussion below).

## COACHES' INSURANCE

USA Football provides a \$1 million liability policy for coaches who are members of USA Football and who have completed their online Coach certification training since January 1 of that calendar year.

**Why coaches need it:** Volunteer coaches can and have been named in lawsuits. USA Football recognizes that those coaches who stay current on their coach training are helping to make the game better and safer, so they provide liability insurance as a benefit of certification. In the event someone is hurt and litigation follows, the coaches insurance gives certified coaches a layer of protection.

## DIRECTORS AND OFFICERS (D&O) INSURANCE – also known as Professional Liability

D&O is a type of liability insurance that protects the directors and officers of an organization for their actions as directors and officers. It covers liability and legal defense costs that result from legal action stemming out of their capacity as directors and officers. This policy protects the organization, its assets, and membership from lawsuits that may arise from allegations of errors, omissions, negligent conduct, discrimination, improper decision-making, negligent retention of unfit personnel and other such claims. Typical D&O claims are defamation/libel, failure to follow bylaws and other rules, and financial matters.

**Why leagues need it:** Leagues need D&O insurance because it protects the organization's leadership. The volunteers in your organization give their time and talent; the organization should give them peace of mind that their personal assets are protected while they are performing voluntary duties for the league.

## GENERAL LIABILITY (GL) COVERAGE

GL insurance pays for defense costs and judgments or settlements if the insured is sued for claims that come within the coverage of the insurance policy. Generally, GL coverage is broad but then specifically, excludes certain liabilities (automobile related, D&O related). GL insurance protects the organization as well as the "named insured" (see definition below) which usually includes the board of directors, coaches and volunteers.

**Why organizations need it:** A big lawsuit can bankrupt a league as well as the people who operate it. The goal of this cost effective insurance is to provide a "safety blanket" (in case the league is sued). This policy can include optional equipment coverage, which would pay for any damage or theft of equipment.

## INDEMNIFICATION

Indemnification is a promise by another party to cover your losses if they do something that causes a third party to sue you. With a mutual indemnification clause, you also promise to cover the other party's losses if you do something that causes the other party to be sued. The Heads Up Football agreement provides for mutual indemnification. If HUF LLC is responsible, it will indemnify the league. Likewise, if the league is responsible, the league will indemnify HUF LLC.

**Why leagues and HUF LLC need it:** Each party is responsible for itself and will take care of the other if it is pulled into a lawsuit that the other party did nothing to cause and could not have taken actions to prevent litigation.

## NAMED INSURED

The named insured are the parties who directly benefit from an insurance policy. We recommend that youth football organizations define the named insured in their GL policy as follows:

[League Name] and [Club Name(s)] and their respective teams, athletes, coaches, officials, referees, managers, trainers, cheerleaders, employees and volunteers, but only while acting in their capacity as such with respect to Covered Activities.

Football coaches don't need to be named individually, but rather by category.

**Why leagues need it:** If coaches, board members and other volunteers are sued because of their work with the football organization the leagues insurance will protect them.

## PARTICIPANT LEGAL LIABILITY (PLL) COVERAGE - also known as: Participant General Liability

Participant Legal Liability coverage is a component of the general liability insurance policy that provides coverage for athletic activities including bodily injury on the field. Every major insurance carrier that provides PLL coverage also requires the purchase of Accident & Health insurance (see above). Often these two policies are quoted together.

**Why leagues need it:** If a player is hurt at practice or in a game, your league needs PLL coverage. PLL is the most important aspect of a youth league's risk management so "spectator only" policies are not very useful.