



MISSISSIPPI YOUTH SOCCER ASSOCIATION

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

**NON-PROFIT DIRECTORS AND OFFICERS LIABILITY
CLAIMS MADE POLICY
Explanation of Coverage
Term of Insurance: October 31, 2016 to October 31, 2017**

Insured Persons

State Association and its scheduled affiliate member clubs, leagues, associations, including any individual who was, now is, or shall be a director, officer, trustee, employee, volunteer, staff, faculty or committee member.

Policy Limits

\$1,000,000 in the Aggregate for all claims made during the policy period. Defense cost coverage is unlimited and not part of the aggregate limit.

Policy Type

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

Retention

\$2,500 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 includes wrongful termination, sexual harassment, discrimination, and breach of an employment contract.
- Legal expenses paid on your behalf as they are incurred if defense of claim is tendered to underwriter. If MYSA assumes defense of claim the underwriter will advance defense cost prior to the final disposition of a claim.
- MYSA selects defense attorney or consents to the insurer's defense attorney.
- Retention applies to every claim.
- **Claim** includes any written demand for any insured for monetary damages or other relief seeking to hold an insured responsible for a **wrongful act**.
- No personal injury exclusion (defamation, libel/slander coverage included).
- Punitive damage coverage included.
- Third party discrimination coverage is provided under this policy.
- Defense cost coverage for breach of contract claims.

Exclusions

- Fraudulent or dishonest acts
- **Bodily injury, sickness, disease or death, personal injury including emotional distress and mental anguish claims**
- Claims which involve property damage
- Failure to maintain insurance
- Prior known and reported wrongful acts/prior or pending proceedings
- Failure to perform professional services for others
- Sexual abuse exclusion
- Failure to perform professional services for others
- Claims made by a scheduled affiliate against another scheduled affiliate (insured vs insured)

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.