



CAL SOUTH YOUTH PROGRAM FAQ'S

effective 7/1/2017 - 6/30/2018

Insurance Broker

Willis Towers Watson, formerly known as Willis Group Holdings, is a leading global advisory, broking, and solutions company. Willis Towers Watson is publicly traded on the New York Stock Exchange, and has 40,000 employees in more than 140 countries. Willis Towers Watson offers its clients superior expertise, teamwork, innovation and market-leading products and professional services in risk management and transfer. Find more information at www.willistowerswatson.com.

What Insurance Policies Do We Carry?

General Liability Insurance - Protects Cal South, its registered districts, leagues, clubs and volunteers against third party claims of negligence resulting in bodily injury or property damage which occur during a Cal South sanctioned event inclusive of practices, games and tournaments.

Carrier: Everest National Insurance Company
Per Occurrence Limit \$1,000,000 (per team)
General Aggregate Limit: \$3,000,000 (per team)
Policy Aggregate Limit: \$15,000,000
Products -Completed Operations Aggregate: \$3,000,000
Personal and Advertising Injury Limit: \$1,000,000
Participant Legal Liability Included
Medical Payments – \$5,000 Included *for Spectators Only*
Abuse & Molestation - Included

Excess/Umbrella Liability - Provides additional limits, if necessary, over the General Liability Insurance.

Carrier: Everest National Insurance Company
Excess Liability Per Occurrence and Aggregate Limit: \$10,000,000

Directors & Officers Liability - Insures Cal South's Directors and Officers and all registered Member Leagues for third party claims made against the organization, directors or officers for wrongful acts.

Carrier: RSUI Indemnity
\$5,000,000 total policy Aggregate Limit
\$1,000,000 Each League Sublimit
Per Occurrence and Aggregate Limit: \$5,000,000 for Registered Districts, Leagues, and Affiliates
A \$15,000 Deductible applies Per Occurrence for the Districts, Leagues and Affiliates

[Click Here for More Detail on Directors & Officers Coverage](#)

Soccer Accident Insurance (SAI) - Soccer accident coverage is excess medical insurance coverage which extends to registered players participating in Cal South sanctioned events as well as registered coaches, registered volunteers & members. A valid Social Security Number is requested for the claim process to begin.

Carrier: National Union Fire Insurance Co of Pittsburgh, PA TPA: AIG

Maximum Per Injury Medical Limit: \$100,000	Dental Maximum: \$10,000
Physical Therapy Limit: \$100 per day/Max 10 days	Maximum Benefit Period: 52 Weeks
Deductible Per Injury: \$1,000 & 20% Coinsurance	Treatment Incurral Period: 90 days

Soccer Accident Insurance (SAI) for Camps & Clinics - Soccer accident coverage for camps and clinics players is excess medical insurance coverage which extends to visiting players in a sanctioned Cal South soccer camp or clinic. **Valid waivers of liability must be on file to verify an injured visiting player's participation and you must have your camp or clinic sanctioned through Cal South formal sanctioning process!**

Carrier: National Union Fire Insurance Co of Pittsburgh, PA TPA: AIG

Maximum Per Injury Medical Limit: \$100,000	Dental Maximum: \$10,000
Physical Therapy Limit: \$100 per day/Max 10 days	Maximum Benefit Period: 52 Weeks
Deductible Per Injury: \$1,000 & 20% Coinsurance	Treatment Incurral Period: 90 days

FREQUENTLY ASKED QUESTIONS

Is our league covered under Cal South's Workers Compensation? Can we evidence Cal South's workers compensation on a certificate of liability?

No.

Our league wants to host a "Casino Night" fundraiser and serve liquor. Are we covered under Cal South's General Liability?

Liquor Liability is not covered under Cal South's General Liability and a separate policy must be obtained for the event. To procure separate coverage for these specific needs, contact Insureon:

Phone: 1-844-387-3240

Web: <http://willis.insureon.com>

Email: willisatlanta@insureon.com

What is the process for filing an SAI claim?

The process begins by completing the "Soccer Accident Claim Form." That form can be accessed through the CalSouth.com website under Accident Insurance [by clicking on this link](#). Follow the instructions for submitting the claim found by clicking on this link. *We recommend you complete all forms in entirety and keep a copy of the paperwork you send to the TPA for claim filing. This will help expedite your claim.*

Is there a time limitation to filing an SAI insurance claim?

Yes - the first incurred treatment expense must be within 90 days of the injury and notice to the insurance carrier must be within 30 days of the first incurred treatment expense. Excess benefits are eligible for reimbursement after the \$1,000 deductible and 20% coinsurance is satisfied, as applicable, and excess of any amounts paid by another Health Care Plan. Copays will count toward the deductible.

The SAI policy is considered "excess". What if I have no primary health insurance?

If you have no valid and collectible health insurance, our coverage will become primary, and the \$1,000 deductible and 20% Coinsurance will apply. The policy pays for treatment based on usual, reasonable and customary charges for a given treatment in the city or area where treatment is provided once you have satisfied the applicable deductible and coinsurance.

If our league has an office and/or an owned auto, will the Cal South general liability or auto liability program cover me for my premises operations?

No. The scope of coverage for the Cal South general liability policy relates specifically to Cal South sanctioned team field events and related team activities. Offices, office contents, soccer equipment and owned or rented autos are not covered. The scope of our policy is inclusive of soccer field sanctioned activities only. To procure separate coverage for these specific needs, contact Insureon:

Phone: 1-844-387-3240

Web: <http://willis.insureon.com>

Email: willisatlanta@insureon.com

Why do we need to obtain our general liability certificates of insurance over the internet?

This is a tremendous Member Benefit provided by Cal South to our Member Leagues as part of our insurance program. It places control in the hands of our Member Leagues, who can now issue Field Liability certificates at the push of a button. Membership increasingly has its privileges, and this happens to be one. You can access the eCertsOnline log-on page on the CalSouth.com page called Liability Insurance [by clicking on this link](#). On the Cal South website there is ECerts User Manual for quick reference and guidance [by clicking on this link](#).

Will my league be charged for each certificate?

Yes, for each seasonal year, each certificate will cost \$35 and will be incorporated into the monthly league bill. You are not charged for creating multiple copies of the same certificate.

What if I can't figure out how to use the online insurance certificate tool?

First, go to calsouth.com. Under the resources "drop down", select "insurance" and then "liability".

View the online tutorial. On the Cal South website there is also an ECerts User Manual for quick reference and guidance [by clicking on this link](#). For further assistance, contact the Cal South Staff Specialist Raul Aguayo, at the Cal South office at (714) 451-1515 (9 am - 5 pm PST) AdministrativeServices@calsouth.com

What can I do if the entity requesting the certificate of insurance requires additional wording that will not fit in the address section?

If an entity requires additional wording that will not fit on the 2017-2018 League Liability certificate template, please contact the Cal South office for assistance.

What if the entity requesting the certificate of insurance will not accept the new standard form produced via the online system? Please contact the Cal South office for assistance.

Contact Cal South:

Raul Aguayo, Cal South League Staff Specialist

(714) 451-1515 (9 am - 5 pm PST)

AdministrativeServices@calsouth.com