

Insurance

About Willis North America - AYSO's Insurance Broker

Willis is the insurance broker of record for the American Youth Soccer Organization and is the nation's third largest insurance broker. Willis is recognized as a leading global insurance broker, handling risk management and reinsurance across a wide range of service areas and industries. With nearly 20,000 Associates positioned in 400 offices across 100 countries, Willis offers something unique: a truly worldwide network, combined with outstanding local service and expertise.

Soccer Accident Insurance (SAI)

AYSO purchases Soccer Accident Insurance (SAI), which pays excess medical costs up to \$50,000 maximum per accident to an insured person for accidental bodily injuries incurred as a direct result of participation in a covered activity subject to the policy terms and conditions. This is an Excess Accidental Medical Expense Benefit, and all eligible expenses will be reimbursed in excess of a primary policy or on a Usual and Customary basis. [Download the SAI Brochure](#) for more detailed explanation of the plan.

All claims should be submitted within 90 days of the injury.

Social Security Numbers required on SAI claim.

Each claim is subject to a \$200 Deductible.

Claims will require:

- Copies of primary Explanation of Benefits (EOB)

- Copies of itemized insurance billing forms – UB04 or CMS1500

Benefit period under this policy is 2 years from the date of the covered accident/injury.

Benefits Limits

- \$1,000 physical therapy and chiropractic limit

- \$10,000 for accidental death and dismemberment limit

- \$10,000 for dental benefit limit

- \$10,000 for orthopedic benefit limit

All AYSO currently registered* members (players, coaches, referees and other volunteers) are "Covered Persons" for accidental bodily injury while participating in the following covered activities:

Team practice sessions, scheduled games, tournaments, or other sponsored activities (meetings, banquets, fundraisers) provided they are under the direct supervision of an AYSO registered volunteer.

Group travel of five or more participants directly, without interruption to or from such practice sessions, games, tournaments, or sponsored activities, provided that players are traveling as a team and a licensed adult driver operates the vehicle.

*Registration requirements will be verified before any benefits are paid.

[SAI Claim Forms & Brochures](#)

Incident Report Form

The AYSO Incident Report Form is used whenever there is a personal injury, damaged property, or threats of or actual physical violence surrounding an AYSO game, practice, event or property. The form should be prepared by the Coach, AYSO Official, or other AYSO Volunteer. The form may also be prepared by a member of the regional staff such as the regional safety director, or by tournament or event staff members.

[Incident Report Form with Instructions](#)

Participation Release Form

At the March, 2006 meeting, the National Board of Directors re-opened a discussion on the use of the Participation Release form. It was decided to continue use of the form. It was also decided that the signature of a parent should be sufficient and that it is no longer necessary to secure a signature of the treating physician. In an instance where a player is away from home at an event or competition and becomes injured, and a parent/guardian is not present, a facsimile with a parent/guardian signature is acceptable. The board revoked the option that the coach may sign on the parent/guardian's behalf. The form must bear the signature of

a parent or guardian. This form protects not only AYSO, but more importantly, the participants. Too often participants are out playing again before they are physically ready. Players should not participate until they are ready to play again. This form should also be used in cases of major illness. Directions for use:

The Regional Safety Director should enter the mailing information located in the lower portion of the form on a master copy of the form each year, and prepare copies for distribution or make the form downloadable from the Region's web site

One or several blank forms should be given to all team coaches as part of the materials provided them at the beginning of any season.

Tournament directors would be advised to have a supply on hand as well.

The form should eventually be sent to the Regional Safety Director for filing, but could be retained by the coach for a week or so in the event anyone might question the participation of the player subsequent to an illness or injury. (At the Region's option a two part NCR version of the form could be produced so that the coach retains a copy and sends the original to the Regional Safety Director.)

The form is only required when it is known that the player has had to seek emergency room treatment or a physician office visit to treat an injury or illness affecting the player's readiness to participate.

[Participation Release Form](#)

General Liability

AYSO carries a General Liability policy and the policy period is July 1 through June 30 of the next year.

Who is covered: The Organization, its Directors, Officers, field owners, employees and volunteers for injuries or damages the Organization becomes legally obligated to pay, including applicable legal costs for defense.

Coverage is provided for:

Participant injury
Spectator injury

Property damage liability
Volunteer injury
Activities necessary and incidental to the conduct of games or practices
Sponsored functions, including meetings, banquets and fundraisers
Notable Exclusions

Golf Cart Liability
Fireworks (sale or detonation)
Amusement Devices (specifically excludes bounce houses and climbing walls, but also excludes carnival-type rides in general)

[Certificate of Insurance](#)

AYSO Regional Equipment Insurance Program

This coverage is for loss or damage to regional equipment due to fire, vandalism or other specified causes (subject to actual policy terms and conditions.) Note: this is a completely voluntary program for any region who wishes to participate and pay for this coverage directly from regional funds. Download the application for more information.

[2010 Regional Equipment Insurance Program](#)

Contact

If for any reason you have a problem or concern about your insurance program, please do not hesitate to contact the NSTC at 800-872-2976 or insuranceclaims@ayso.org.