



MEDICAL AND LIABILITY INSURANCE COVERAGE

September 1, 2018 to September 1, 2019

Subject to change.

Accident Medical Coverage:

Excess Accident Medical & Dental Max per Claim	\$100,000
Deductible Per Claim	\$500
Accidental Death Benefit & Dismemberment	\$5,000
Chiropractic/Physical Therapy Limit per visit	\$50
Chiropractic/Physical Therapy Limit maximum	\$2,000
Durable Medical Equipment Limit	included in maximum per claim
Prescription Drug Limit per claim	included in maximum per claim
Emergency Evacuation Travel Assistance Services (outside 100 miles from primary residence)	\$100,000 per person/per event
Excess Accident Benefit Period	104 weeks from date of injury

Liability Coverage:

Per Occurrence Limit of Liability	\$3 Million
General Aggregate Limit	Unlimited
Products/Completed Operations Aggregate	\$3 Million
Personal & Advertising Injury	\$3 Million
Participant Legal Liability per occurrence	\$3 Million other than brain injury
Participant Legal Liability Aggregate	Unlimited other than brain injury
Participant Legal Liability Brain Injury) each occurrence	\$2 Million inclusive of defense costs
Participant Legal Liability Brain Injury Aggregate	\$5 Million inclusive of defense costs
Medical Expense to Spectators Only	\$5,000
Sexual Abuse & Molestation Limit per occurrence	\$3 Million
Sexual Abuse & Molestation Aggregate	\$4 Million aggregate for all named insured

The benefits provided under the Medical Expense Benefit are excess to any valid and collectible insurance. In the absence of other coverage, this policy will provide primary benefits, subject to the deductible.

Benefits for Medical Expense within the policy or certificate will be paid only for Medical Expense which is not recoverable from any other insurance policy, service contract or workers' compensation. Failure by an Insured to follow the terms and conditions of his/her primary coverage will result in a benefit reduction of eligible expense to Fifty Percent (50%) of the amount otherwise payable.

The Illinois Youth Soccer Association (IYSA) will extend, at no extra charge, its secondary player medical insurance for currently registered IYSA teams providing the team is participating in an IYSA Member League and consists of **only IYSA** currently registered players, for participation in non-IYSA games, including indoor games. The insurance coverage extension shall be effective only upon the team coach/administrator SUBMITTING a completed TRAVEL NOTIFICATION AND TEAM ROSTER to the IYSA through the IYSA website prior to game participation, and only if the team coach is a currently registered IYSA passed coach. This extension of insurance coverage shall not apply to players and teams that are registered and/or insured with any other association.