

CSA Insurance Requirements 2022

Insurance Policies carried by CSA that extend to all Membership Organizations

Directors & Officers Liability (D&O)

\$2,000,000 Each Claim

\$2,000,000 Aggregate

*CSA offers a \$2,000,000 shared limit D&O policy for all membership organizations per policy period but recommends that each club purchase their own D&O policy.

Employment Practices Liability (EPLI)

\$2,000,000 Each Claim

\$2,000,000 Aggregate

*CSA offers a \$2,000,000 shared limit EPLI policy for all membership organizations per policy period but recommends that each club purchase their own EPLI policy.

Accident Policy

\$45,000 Per Injury, \$500 deductible with and \$2,000 deductible without primary insurance

\$100,000 Lifetime Maximum Benefit

*CSA offers this accident policy for all membership organizations.

Required *Minimum* Liability Limits

General Liability

\$1,000,000 Each Occurrence

\$300,000 Damage to Rented Premises

\$10,000 Medical Expense

\$1,000,000 Personal and Advertising Injury

\$2,000,000 General Aggregate

\$2,000,000 Products – Completed Operations Aggregate

*General Liability policy must include \$1,000,000 of Sexual Abuse & Molestation coverage.

*Must include Colorado Soccer Association (CSA) as an additional insured on policy.

Automobile Liability

\$1,000,000 – coverage for any auto including owned, hired, leased and non-owned automobiles

Workers' Compensation and Employers' Liability

\$1,000,000 Each Accident

\$1,000,000 Disease – Each Employee

\$1,000,000 Disease – Policy Limit

Umbrella or Excess Liability

\$1,000,000 – Limit will vary as required by contract or as appropriate per specific situation.

Cyber Liability

\$1,000,000 – Limit will vary as required by contract or as appropriate per specific situation.

Crime

\$250,000 – Limit will vary as required by contract or as appropriate per specific situation.

Disclaimer: Determination of appropriate limits and requirements will vary based on the relationship of the certificate provider. Consultation of an attorney is recommended for establishment of limits and contract wording.