

American Youth Football & American Youth Cheer



2017 Endorsed Insurance Plan For Tackle Football, Flag Football & Cheer

For Policy Year beginning June 30, 2017 and ending June 30, 2018

Available Only for Members of American Youth Football & American Youth Cheer

HOW TO APPLY FOR COVERAGE – ORGANIZATIONS TO INSURE

To follow is the best way to apply for coverage from most desirable to least desirable in order to protect all organizations and respective directors and officers:

1. Conference – apply with single application under the name of the conference, list all member associations and pay premium on behalf of all teams.
2. Association – apply with single application under the name of the association and pay premium on behalf of all teams. When applying as an association, coverage is not extended to the conference and its respective directors and officers.
3. Team – when applying as a single team, coverage is not extended to the association or conference and their respective directors and officers.

HOW TO APPLY FOR COVERAGE – TWO OPTIONS

OPTION 1 – ONLINE – FASTEST PROCESSING

1. Join AYF by going to www.joinayf.com and click on “Join Now.” (After joining, the insurance password will be emailed to you.) Online Membership Charges:

- \$30 per tackle team
- \$20 per flag team
- \$25 per cheer team

2. After joining AYF and receiving your insurance password, go to www.sadlersports.com/ayf and click on the button “Instant Online Quote & Purchase.” After completing the online application, including making payment, you will receive an instant verification of coverage email with your proof of coverage documents.

OPTION 2 – PAPER APPLICATION

1. Join AYF by completing the attached AYF Application for Membership. Paper Application Membership Charges:

- \$35 per tackle team
- \$25 per flag team
- \$30 per cheer team

2. Complete the attached Enrollment Form

3. Return the AYF Application for Membership, the insurance Enrollment Form and corresponding payments to Sadler & Company for processing:

- Sadler & Company, Inc will issue your coverage documents and a verification of coverage **email** will be sent to the email address provided on the application.
- Please allow 6 business days for processing – we CANNOT rush your proof of coverage. If you need faster processing, apply online and you will have your coverage documents instantly.



Sadler & Company Inc., PO Box 5866, Columbia SC 29250

(P) 800-622-7370 (F) 803-256-4017

Email: ayf@sadlersports.com

www.sadlersports.com/ayf

HOW TO SEND A CHECK VIA FAX (FOR OPTION 2 – PAPER APPLICATION)

1. Make the check payable to Sadler & Company Inc.
2. Make check out for the correct dollar amount, “TOTAL PREMIUM DUE” shown on page 1 of 2 of the enrollment form.
3. Sign and date the check.
4. Make a photocopy of the completed check.
5. On the photocopied page, please write in the following information:
 - Transit Number – these are the small numbers with the “-“ and/or “/” in it; usually found somewhere near the check number and place for the date in the upper right hand corner
 - Name and address of your bank as it appears on your check – please do not look up the address in the phone book, we only need the information exactly as it appears on your check
6. Fax the photocopied page of your check with your completed application to 803-256-4017 or scan/email it to ayf@sadlersports.com.

IMPORTANT NOTES:

- Do NOT void the check.
- Keep the original check in case we need you to forward it to us at a later time.
- This check may be processed as an EFT / ACH {electronic funds transfer} which may cause your check to clear immediately.
- Do NOT fax cash, money orders, starter checks, cashier checks, counter checks, purchase orders, warrants or checks that require two signatures. These items must be mailed with the application to our office for processing.
- Due to the high volume of faxes and emails we receive on a daily basis, we do not send confirmations acknowledging receipt of transmissions.

ACCIDENT INSURANCE PLAN DESCRIPTION

Underwritten by Nationwide Life Insurance Company, A.M. Best rated A+

The coverage provides Accident Benefits for covered losses while the coverage is in force for defined Insureds, subject to the following limits and exclusions.

Who is Covered: Insured persons include tackle and flag football players, cheerleaders, coaches, managers, officials, employees, volunteers, staff members, independent contractors, volunteers, team workers, media personnel, VIP’s of the participating organization of the plan sponsor.

What is Covered: Accidental injuries that occur during Covered Activities. Covered Activities are scheduled, approved and adult supervised team or association activities including, but not limited to, tryouts, practice, play, tournaments, clinics, fundraisers, award banquets, team outings, and parades including direct travel to and from the place of such covered activity. Coverage is included for set-up, tear-down, and management of each event.

Limits:

- **\$100,000 Accident Medical-Excess**
- Benefits are excess to any other valid and collectible insurance covering the same injury
- A deductible of \$0, \$100, \$250 or \$500 may apply. The amount of the deductible depends on the insurance plan/option your organization purchases.
- Benefit period is 104 weeks
- \$10,000 face amount for Accidental Death and Specific Losses

Synopsis of Coverage – Accident Medical Expense: The Company will pay excess over and above any amount(s) paid or payable under any other insurance plan or union welfare plan, or prepayment arrangement, any federal, state or other governmental plan or law, whether provided on an individual basis or by membership in an association whether insured or uninsured, incurred as a result of any one accident up to the maximum benefit indicated in the plan selected and subject to the plan’s deductible. **Accidental Death & Specific Loss:** If injury to the Eligible Person results in the death or dismemberment of the eligible person, within six months after the date of the accident, the Company will pay the benefit as provided by the plan selected.

Important Note: This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the policy for complete information on the policy coverages, limits and exclusions.

GENERAL LIABILITY INSURANCE PLAN DESCRIPTION

Underwritten by Scottsdale Insurance Company, A.M. Best rated A+

Purpose of Coverage: The Commercial General Liability Insurance covers claims for bodily injury, property damage, participant legal liability and personal/advertising injury. There is a \$1,000,000 per occurrence limit for Bodily Injury and Property Damage (you can increase the limit to \$2,000,000 or \$5,000,000 for an additional charge – refer to the enclosed Rate Chart).

Who is Protected:

1. **Insured** – Coverage is provided for the AYF or AYC member organization that is listed under “Section I – Identification” on the Accident/General Liability Enrollment Form and its officers, directors, employees, managers, coaches, game officials and other managing personnel, while acting on behalf of the insured football team or cheer squad.
2. **Additional Insured** – “Additional Insured” status will be afforded to facility or property owners such as Cities, Municipalities, School Districts, Individuals, etc. Additional Insured certificates may be requested on Section III of the Enrollment Form.

Major Coverage Afforded by this Policy:

Each Occurrence Limit:	<u>Choice of:</u>	Option 1: \$1,000,000	Option 2: \$2,000,000	Option 3: \$5,000,000
General Aggregate Limit (Other than Products-Completed Operations)		None		
Products-Completed Operations Aggregate Limit		Option 1: \$1,000,000	Option 2: \$2,000,000	Option 3: \$5,000,000
Personal and Advertising Injury Limit		Option 1: \$1,000,000	Option 2: \$2,000,000	Option 3: \$5,000,000
Legal Liability to Participants (each occurrence-other than brain injury)		Option 1: \$1,000,000	Option 2: \$2,000,000	Option 3: \$5,000,000
Legal Liability to Participants (each occurrence-brain injury)*		Option 1: \$1,000,000	Option 2: \$2,000,000	Option 3: \$2,000,000
Sexual Abuse and Molestation		All Options – No Aggregate		
Damage to Premises Rented To You		All Options - \$8,000,000 Aggregate		
Premises Medical Payments		\$1,000,000 Each Occurrence (\$2,000,000 Aggregate)		
Non-Owned & Hired Auto Liability		\$1,000,000		
		\$ 5,000		
		\$1,000,000** (Carrier-National Casualty Insurance Company)		

*Brain injury each occurrence and \$8,000,000 aggregate limit including damages, costs, charges and expenses incurred in the course of investigating and settling any claim, applies to tackle football and cheerleading.

****Non-Owned & Hired Auto Liability** provides coverage if the insured organization is sued as a result of liability arising out of the use of an auto on insured organization business if such auto is not owned by the insured organization (ex: parent’s auto, auto that is borrowed from a church or is hired from a rental car company.) Coverage is excluded for 15 passenger vans. There is no coverage for the driver of any auto while transporting youth or adult participants. This policy does not cover physical damage to the non-owned or hired auto itself and, as a result, separate arrangements must be made for such coverage.

- Ownership, maintenance, or use of football fields, stands, and playing areas by AYF or AYC members.
- All activities necessary or incidental to the conduct of practice, exhibition, scheduled and post-season games or competitions
- Sale of Concession Food Products
- Fundraising, meetings, and award banquets
- Cost of Investigation and defense against claims
- Liability assumed under insured written contracts
- Advertising Liability
- No exclusion for player vs. player, or volunteer vs. volunteer
- Legal Liability for libel, slander, defamation of character, wrongful eviction, and invasion of privacy

Major Exclusions in this Policy:

- The use of owned automobiles, buses, watercraft, and aircraft
- Property of others in the care, custody, and control of the insured
- Injury or death of an employee

This is only a very general reference to what coverage(s) the insurance policy (or policies) will provide, and is not intended to attempt to describe all of the various details pertaining to the insurance. Actual coverages are detailed in the policy of insurance and are always subject to all terms, provisions, conditions, and exclusions as contained therein.

2017 RATE CHARTS WITH ACCIDENT DEDUCTIBLE OPTIONS

(\$500 or \$250 Deductible)

CHARGES PER TEAM OR SQUAD \$500 Accident Deductible Class 1 Cheer includes INSPIRATION Cheer	OPTION #10	OPTION #11	OPTION #12
	\$100,000 Accident & \$1,000,000 General Liability	\$100,000 Accident & \$2,000,000 General Liability	\$100,000 Accident & \$5,000,000 General Liability
Tackle Football – AGES 9 & Under	\$208.50	\$231.67	\$288.95
Tackle Football – AGES 12 & Under	\$263.59	\$285.47	\$342.75
Tackle Football – AGES 15 & Under	\$406.77	\$431.24	\$488.52
Flag Football – ALL TEAMS (Age 5-17)	\$84.39	\$93.40	\$133.50
INSPIRATION Flag Football (<i>Handicapped</i>) – ALL TEAMS (Age 5-22)	\$84.39	\$93.40	\$133.50
CLASS 1: Cheer Squads Affiliated with Your Football Teams (Ages 5-18) (Inspiration-up to age 22)	NO CHARGE	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads Affiliated With Your Football Teams That Will Also Participate In Competitions Other Than Local Association or Official AYC Regional or National Championships. (<i>NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.</i>) (Ages 5-18)(Inspiration-up to age 22)	\$45.55	\$51.99	\$109.27
CLASS 3: Cheer/Dance/Step Squads Not Affiliated With Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18) (Inspiration-up to age 22)	\$96.08	\$102.51	\$159.79

CHARGES PER TEAM OR SQUAD \$250 Accident Deductible Class 1 Cheer includes INSPIRATION Cheer	OPTION #4	OPTION #5	OPTION #6
	\$100,000 Accident & \$1,000,000 General Liability	\$100,000 Accident & \$2,000,000 General Liability	\$100,000 Accident & \$5,000,000 General Liability
Tackle Football – AGES 9 & Under	\$220.49	\$243.66	\$300.94
Tackle Football – AGES 12 & Under	\$282.12	\$304.00	\$361.28
Tackle Football – AGES 15 & Under	\$441.65	\$466.12	\$523.40
Flag Football – ALL TEAMS (Age 5-17)	\$ 89.84	\$ 98.85	\$138.95
INSPIRATION Flag Football (<i>Handicapped</i>) – ALL TEAMS (Age 5-22)	\$ 89.84	\$ 98.85	\$138.95
CLASS 1: Cheer Squads Affiliated with Your Football Teams (Ages 5-18) (Inspiration-up to age 22)	NO CHARGE	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads Affiliated With Your Football Teams That Will Also Participate In Competitions Other Than Local Association or Official AYC Regional or National Championships. (<i>NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.</i>) (Ages 5-18)(Inspiration-up to age 22)	\$ 47.73	\$ 54.17	\$111.45
CLASS 3: Cheer/Dance/Step Squads Not Affiliated With Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18) (Inspiration-up to age 22)	\$102.62	\$109.05	\$166.33

Charges shown include premiums, taxes, stamp fees and administrative fees.

NOTE TO ALL AGENTS & BROKERS – there are no commissions included in this program. Charges are NET and may not be altered on the enrollment form. In addition, proof of coverage will be sent directly to the organization and will not be sent to an agent.

AGENT INFO	Sadler & Company Inc. PO Box 5866, Columbia SC 29250 Agent: John Sadler (P) 800-622-7370 (F) 803-256-4017 Email: ayf@sadlersports.com	SADLER SPORTS & RECREATION INSURANCE
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Sadler & Company of SC, Inc.-AR (License #254179) D/B/A Sadler Insurance Agency - CA (License # 0B57651)
 John Sadler Insurance Services - MA Sadler Agency - NY (PC-532473 and LA-532473)
 Sadler Insurance Agency- OK / Sadler & Company, Inc. – TX (License #19495) / Sadler and Company-VT (License #577)

2017 RATE CHARTS WITH ACCIDENT DEDUCTIBLE OPTIONS


(\$100 or \$0 Deductible)

CHARGES PER TEAM OR SQUAD \$100 Accident Deductible Class 1 Cheer includes INSPIRATION Cheer	OPTION #1 \$100,000 Accident & \$1,000,000 General Liability	OPTION #2 \$100,000 Accident & \$2,000,000 General Liability	OPTION #3 \$100,000 Accident & \$5,000,000 General Liability
Tackle Football - AGES 9 & Under	\$224.85	\$248.02	\$305.30
Tackle Football - AGES 12 & Under	\$294.11	\$315.99	\$373.27
Tackle Football - AGES 15 & Under	\$465.63	\$490.10	\$547.38
Flag Football - ALL TEAMS (Age 5-17)	\$ 95.29	\$104.30	\$144.40
INSPIRATION Flag Football (<i>Handicapped</i>) - ALL TEAMS (Age 5-17)	\$ 95.29	\$104.30	\$144.40
CLASS 1: Cheer Squads Affiliated with Your Football Teams (Ages 5-18) (Inspiration-up to age 22)	NO CHARGE	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads Affiliated With Your Football Teams That Will Also Participate In Competitions Other Than Local Association or Official AYC Regional or National Championships. (<i>NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.</i>) (Ages 5-18)(Inspiration-up to age 22)	\$ 48.82	\$ 55.26	\$112.54
CLASS 3: Cheer/Dance/Step Squads Not Affiliated With Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18) (Inspiration-up to age 22)	\$108.07	\$114.50	\$171.78

CHARGES PER TEAM OR SQUAD \$0 Accident Deductible Class 1 Cheer includes INSPIRATION Cheer	OPTION #7 \$100,000 Accident & \$1,000,000 General Liability	OPTION #8 \$100,000 Accident & \$2,000,000 General Liability	OPTION #9 \$100,000 Accident & \$5,000,000 General Liability
Tackle Football - AGES 9 & Under	\$241.20	\$264.37	\$321.65
Tackle Football - AGES 12 & Under	\$314.82	\$336.70	\$393.98
Tackle Football - AGES 15 & Under	\$503.78	\$528.25	\$585.53
Flag Football - ALL TEAMS (Age 5-17)	\$ 99.65	\$108.66	\$148.76
INSPIRATION Flag Football (<i>Handicapped</i>) - ALL TEAMS (Age 5-22)	\$ 99.65	\$108.66	\$148.76
CLASS 1: Cheer Squads Affiliated with Your Football Teams (Ages 5-18) (Inspiration-up to age 22)	NO CHARGE	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads Affiliated With Your Football Teams That Will Also Participate In Competitions Other Than Local Association or Official AYC Regional or National Championships. (<i>NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.</i>) (Ages 5-18)(Inspiration-up to age 22)	\$ 49.91	\$ 56.35	\$113.63
CLASS 3: Cheer/Dance/Step Squads Not Affiliated With Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18) (Inspiration-up to age 22)	\$112.43	\$118.86	\$176.14

Charges shown include premiums, taxes, stamp fees and administrative fees.

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