LIABILITY INSURANCE SUMMARY

UNITED STATES ADULT SOCCER ASSOCIATION

(AN APPROVED 501C3 NON-PROFIT) ITS AFFILIATES, LEAGUES, MEMBER TEAM

1770 S. Randall Ave, Ste. 214, Geneva, IL 60134

COMMERCIAL GENERAL LIABILTIY

CARRIER: Accredited Surety & Casualty Co., Inc., Non-Admitted, AM Best Rating A-, Class IX

POLICY NUMBER: 1RSLIL170153932400

POLICY TERM: January 1, 2026 – January 1, 2027

COVERED ACTIVITIES: Premises and operations of an amateur adult soccer and futsal association. Coverage includes office premises, affiliated sanctioned events, event set-up and tear down periods, concessional sales at insured events, ancillary events held in conjunction with insured events and customary ancillary activities such as occasional fundraising events, dinners, award banquets and planning sessions. Coverage includes unsanctioned events provided the events meets the guidelines on file with the carrier.

LIABILITY POLICY FORM: Occurrence Form includes General Liability Enhancement Endorsement

LIMITS OF INSURANCE:

General Aggregate Limit	$	4,000,000	
Products-Completed Operations Aggregate Limit	$	4,000,000	
Personal Injury and Advertising Injury Limit	$	2,000,000	Any one person or organization
Each Occurrence Limit	$	2,000,000	
Damage to Premises Rented to You Limit	$	2,000,000	Any one premises
Medical Expense Limit – Other than Participants	$	Excluded	Any one person
Per Location Aggregate Limit	$	15,000,000	
Participant Liability Annual Aggregate Limit	$	4,000,000	
Participant Liability Each Occurrence Limit	$	2,000,000	
Additional Insureds		Included	

DEFINITION OF PARTICIPANT: "Participant" mean actual players, coaches, staff members, referees, officials, medical and security personnel, employees covered by workers' compensation coverage and not subject to special credentials, media personnel, VIP's and all other credentialed personnel permitted to enter any "restricted area" during occupancy by player personnel.

NOTABLE EXCLUSIONS:

- Nuclear Energy
- Punitive Damages, Fines and Penalties
- All Professional Athletes
- Certified Acts of Terrorism
- Radioactive Matter
- Access or Disclosure of Confidential or Personal Information and Data-Related Liability
- Aircraft
- Unmanned Aircraft
- Employment-Related Practices
- Pollution with a Hostile Fire Exception
- Silica or Silica-Related Dust
- Asbestos
- Lead
- Fireworks
- War
- Organic Pathogen, Mold or Fungus (as “any bacteria, virus, fungi, mold, mildew or mycotoxin, or their spores, scent or byproducts”)
- Bodily Injury to Employees
- Player vs. Player Claims
- Transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or the use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity
- Auto
- Watercraft
- Cyber
- Recording And Distribution Of Material Or Information In Violation Of Law
- Medical Payments to Participants, Insured, or Hired Person
- Unsanctioned events that do not meet event guidelines on file with the carrier

THE USI ONE ADVANTAGE®

ADDITIONAL INSURED ENDORSMENT:

A. **Who is An Insured** is amended to include as an additional insured any person or organization with whom you have a written agreement that such person or organization be added as an additional insured on your Coverage Part. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" but only to the extent caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your operations for an additional insured

B. The insurance afforded to an additional insured shall only include the insurance required by the terms of the written agreement and shall not be broader than the coverage provided within the terms of the Coverage Part.

C. The Limits of Insurance afforded to an additional insured shall be the lesser of the following:

1. The Limits of Insurance required by the written agreement between the parties; or
2. The Limits of Insurance provided by this Coverage

D. With respect to the insurance afforded to an additional insured, this insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of any act or omission of an additional insured or any of its employees.

NON-OWNED & HIRED AUTOMOBILE LIABILTY

CARRIER: Accredited Surety & Casualty Co., Inc., Non-Admitted, AM Best Rating A-, Class IX

POLICY NUMBER: 1RSLIL190153932600

POLICY TERM: January 1, 2026 – January 1, 2027

LIMITS OF INSURANCE:

Combined Single Limit	$	1,000,000

COVERED AUTOS: Coverage is provided for those “autos” that are non-owned, hired, rented, leased or borrowed while being used during business operations.

NOTABLE EXCLUSIONS: Pollution, War, Racing

COMMERCIAL EXCESS LIABILITY

CARRIER: Accredited Surety & Casualty Co., Inc., Non-Admitted, AM Best Rating A-, Class IX

POLICY NUMBER: 1RSLIL170153932500

POLICY TERM: January 1, 2026 – January 1, 2027

LIMITS OF INSURANCE:

Each Occurrence	$	3,000,000
Annual Aggregate(s), Where Applicable (as defined in the “First Underlying Insurance” Policy(ies) Excess of Underlying Insurance	$	3,000,000

LIABILITY INSURANCE SUMMARY

UNITED STATES ADULT SOCCER ASSOCIATION
(AN APPROVED 501C3 NON-PROFIT) ITS AFFILIATES, LEAGUES, MEMBER TEAM
7000 S. Harlem Avenue, Bridgeview, IL 60455

First Underlying Insurance Policies:

General Liability:

Carrier:	Accredited Surety & Casualty	$	2,000,000	Per Occurrence Limit
Policy #	1RSLIL170153932400	$	4,000,000	General Aggregate Limit
Policy Period:	01/01/2026 – 01/01/2027	$	15,000,000	Per Location Aggregate Limit
		$	4,000,000	Products/Comp Ops Aggregate Limit

Automobile Liability – Hired/Non-Owned Only

Carrier:	Accredited Surety & Casualty	$	1,000,000	Combined Single Limit
Policy #	1RSLIL190153932600			
Policy Period:	01/01/2026 – 01/01/2027			

Coverage is provided for the ultimate net loss in excess of the underlying limits of insurance. Coverage provided follows the terms, definitions, conditions and exclusions that are contained in the first underlying insurance, unless otherwise directed by the policy. Coverage will not be broader than that provided by the first underlying insurance.

NOTABLE EXCLUSIONS:

- Violation of Statutes that Govern E-mails, Fax, Phone Calls or other methods of sending material or information
- Organic Pathogen, Mold or Fungus
- Lead
- Employment-Related Practices
- War
- Silica
- Total Pollution Exclusion with a Hostile Fire Exclusion,
- Coverage Provided by Underlying Insurance at Sub-Limits
- Access or Disclosure of Confidential or Personal Information
- Continuous or Progressive Injury or Damage
- Neurodegenerative Injury

SPECIAL NOTICE: This Summary is only a very general reference to the coverage(s) the insurance policy or policies provide. It is not intended to attempt to describe all the details pertaining to the insurance policy or policies. Actual coverages are detailed in the policy and are always subject to all terms, provisions, conditions, and exclusions as contained therein. You should not rely on this general summary but should refer to actual policy language for a complete description and details regarding coverage.