

GREATER EASTSIDE JUNIOR FOOTBALL ASSOCIATION SUMMARY OF INSURANCE

How is coverage provided:

- Kirkland Clubs are covered by the Kirkland Boys and Girls Club.
 - Mercer Island Club is covered by the Mercer Island Boys and Girls Club.
 - Participants in the three Bellevue Clubs (Wolverines, Bears and Knights) pay full membership for, and are covered by, the Boys and Girls Clubs of Bellevue.
 - All other Clubs, for which “outreach membership” fees are paid to the Bellevue Boys and Girls Club, are currently covered by Bellevue Boys and Girls Club.
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Who is covered:

- Players who are rostered and established as members of the respective Boys and Girls Club. Those who are not already members of one of the three Boys and Girls Clubs must become outreach members.
 - The players in the Bellevue, Kirkland and Mercer Island Clubs are all members of their respective Clubs.
 - For all other Clubs, a Boys and Girls Clubs of Bellevue seasonal outreach membership is available and required; currently a \$20 fee per player. Membership is established by the Master Roster and the membership fee payment.
 - Cheerleaders who are rostered and established as members of their respective Boys and Girls Club. Those who are not already members of one of the three Boys and Girls Clubs must become members to be covered under this plan. A Bellevue Boys and Girls Club seasonal outreach membership is available; currently a \$20 fee per participant. Membership is established by the Master Roster and the membership fee payment.
 - Coaches, all of whom must be listed on the Team Rosters. Each Coach must submit a background check application form, a signed Code of Conduct (currently done online at gejfa.com) and complete concussion training. This also applies to the Cheerleader coaches, who can be listed on a roster of their cheerleaders.
 - Club volunteers, such as Board Members, all of whom must also be rostered. Board Members must submit a background check application form (currently done online at gejfa.com).
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The period of coverage:

From the first day of practice to and including the Championship Game. There is no coverage for outreach members, coaches or Club volunteers before or after football season or for any claims that are not the direct result of their participation in GEJFA football. (Note: Players who are full members of one of the Boys & Girls Clubs are only covered when participating in Boys and Girls Club sanctioned activities).

The coverage limits:

Accident/injury:

Players: This is a **secondary insurance** policy. Accidental Death or Dismemberment Benefit is limited to \$10,000. Accident Medical Expense Benefit is limited to \$25,000 for 18 & under, \$1,000 for 19 and older with a \$50.00 deductible per accident. Dental maximum is \$250 per tooth per accident.

Accident/injury (cont'd):

Coaches and volunteers: This is **secondary insurance** that covers coaches and other rostered volunteers for the same limits as those for players. The only addition is a Weekly Accident Indemnity Benefit that is limited to \$100.00 weekly for a maximum of 13 weeks.

Note: The maximum amounts are used to determine amounts payable under each Benefit. Actual amounts payable will not exceed the maximums, and may be less than the maximums under circumstances specified in the policy.

Aggregate limit \$38,000

Liability:

"Directors and Officers Liability Insurance" covers the Boys and Girls Club and any named volunteers and/or staff in the event WE are sued, with a \$2,000,000 limit of liability. This only applies for issues resulting from Boys and Girls Club related programs and only if the Boys and Girls Club is named in the suit.

Certificates of Liability provided to school districts:

Limits: Each occurrence \$5,000,000; Damage to rented premises \$250,000; Fire Legal Liability- \$1,000,000; Medical Expenses (Any one person) \$5,000; Personal & Advertising Injury \$5,000,000; General Aggregate \$10,000,000; Emp Ben. \$5,000,000.

A blanket liability certificate exists for GEJFA. The following school districts are currently on file: Issaquah, Northshore (football and cheer), Renton, Bellevue, Riverview, and Mukilteo along with Woodinville High School and Bothell Cougar Jr Football & Cheer. We also have Certificates of Liability for football with Issaquah Parks, City of Mercer Island, King County Parks, Bellevue Christian, most Bellevue Schools, and the City of Shoreline. If your Club is an "Outreach Member", call **Chris Burnside** at the Boys and Girls Clubs of Bellevue (425-454-6162) and she will arrange to have the insurance company provide you with a Certificate.

Should Systems have their own policies:

"Outreach Member" Clubs in particular are encouraged to have their own separate insurance policy to protect their own property (e.g., football equipment and any storage buildings) against damages. The Boys and Girls Clubs cover only that equipment which is within their own respective Clubs. Also, each Club should consider general liability coverage for any activities of the Club in the off-season or those activities during the season that may not be directly related to GEJFA.

Other coverage possibilities:

Totally independent of GEJFA and the Boys and Girls Clubs, certain coach training involving program membership, e.g., USA Football, National Alliance for Youth Sports (NAYS) provide excess general liability and excess accident medical expense coverage as one of the benefits to those who complete the training and pay the membership fee.