**** **VIRAL SPORTS FOOTBALL LEAGUE** ****

## Proof of Insurance / Risk Management Agreement

**VSFL** Regional / National Competition

***(Must Be Signed By Head Coach Or Other Authorized Rep. Of Football and/or Cheer Team)***

In consideration for being allowed to participate in the **Viral Sports Football League** Regional or National competition, the undersigned football team and/or cheer team agrees to comply with the following insurance and risk management requirements.

Any football team and/or cheer team that is not in compliance will not be allowed to participate:

Participant Waiver/Release

In consideration of being allowed to participate, the undersigned football team and/or cheer team agrees that all participants, including players, coaches, managers, and other volunteers will sign the attached Waiver/Release Agreement and will provide an original of such at the time of the credentials meeting/submission.

Please note that for all **minor** participants, a signature must be provided by both the participant and a parent/legal guardian.

Indemnification/Hold Harmless

In consideration of being allowed to participate, the undersigned football team and/or cheer team agrees to hold harmless and indemnify Viral Sports Football League, the tournament / league host; the facility owner; and their respective directors, officers, employees, and volunteers against any and all liability, including reasonable attorneys fees, for bodily injury and property damage arising out of the sole or joint liability of the football team and/or cheer team or any of its directors, officers, employees, or volunteers.

Insurance Requirements

All football teams and/or cheer teams participating in VSFL regional or national competition must provide a “certificate of insurance” evidencing that the following insurance coverages are in force for the duration of the competition/season with insurance carriers that are rated at least “A-“ with A.M. Best’s:

1. Excess Accident: Each football team and/or cheer team must be covered by an Excess Accident policy with a Medical Limit of at least $100,000 covering all players and staff members. It is not acceptable for each parent to provide individual evidence of health insurance for his or her child; and

1. General Liability: Each football team and/or cheer team must be covered by a General Liability policy with an “each occurrence” limit of at least $1,000,000 combined single limits for “bodily injury” and “property damage”. Such policy must not contain any of the following unfavorable provisions: a) “Claims Made” coverage form b) Exclusion for injury to “athletic Participants” c) Exclusion for “Competitive Cheer Stunts” d) Exclusion or reduced limit for “Sexual Abuse or Molestation”. Furthermore, such General Liability policy must name Viral Sports Football League, Inc. as “Additional Insured”.

Teams that do not purchase their Accident And General Liability insurance through the endorsed VSFL insurance program must provide the following documentation of compliance:

1) Certificate of Insurance evidencing Accident And General Liability per the minimum requirements outlined above.

Completion by their insurance agent of the attached “VSFL Insurance Checklist Note: The above requirements are automatically satisfied without any additional action being taken if the league purchases its Accident and General Liability coverages through the VSFL endorsed insurance plan.

Background Checks & Training: Refer to Background Check and Training Affidavit

15 Passenger Vans

The use of 15 passenger vans is prohibited at any VSFL regional or national event/competition.

The National Highway Safety Transportation Board has issued numerous warnings over the past several years citing studies that indicate that 15 passenger vans have an unacceptable rollover rate when loaded to near capacity. More information on this topic can be found by following the Risk Management link at [www.sadlersports.com.](http://www.sadlersports.com/)

The undersigned signature attests to the fact that the football team and/or cheer team will not transport players in 15 passenger vans either on trips to, from, or during any regional or national competition/event.

Attestation And Signature

The undersigned & authorized representative on behalf of the football team and/or cheer team attests that requirements one through six above have been acknowledged. Proof Of Insurance Coverage information will be complied and submitted to VSFL administration prior to regional or national competition.

 Date:

 Name of Football Team and/or Cheer Squad:

 Name of Authorized Representative:

 Title of Authorized Representative:

 Signature of Authorized Representative:

Viral Sports Football League. All Rights Reserve

**VSFL Insurance Coverage Checklist Verification of Minimum Insurance Standards**

**Complete When Insurance Is Not Purchased Through Endorsed**

**VSFL Insurance Plan**

The officially endorsed insurance plan for the VSFL meets all of the critical minimum standards that are indicated below for the protection of your youth, administrators, and volunteers. Before buying your insurance from another source, you should submit this checklist to your agent to verify 100% compliance with these critical minimum standards. This checklist is two (2) pages.

 ***TO BE COMPLETED BY INSURANCE AGENT***

|  |
| --- |
| **The sports organization below is requesting analysis of the sports insurance policies that are provided** **through your insurance agency. Please complete this form, sign, and return to the sports organization indicated below.**  |
| **Name of Sports Organization:**  |
| **Name of Insurance Agency:**  |
| **Name of Insurance Agent Completing This Form:**  |
| **Phone Number of Insurance Agent: ( ) -**  |
| **Date This Form Completed:**  |
| **Signature of Insurance Agent Verifying Coverage:**  |

# Minimum Standards Please Check Appropriate Box

|  |  |  |
| --- | --- | --- |
|  **Accident Insurance**  |  **Meets Standards**  | **Does Not Meet Standards**  |
| \* Medical Limit: $100,000  | !  | !  |
| \*Accidental Death and Specific Loss Limit: $10,000  | !  | !  |
| \* No Internal Payout Limitations on categories such as Surgeon’s fees, daily hospital room and board, doctor’s visits, physical therapy, etc  |  !  |  !  |
| \* Deductible: Not more than $250 per claim  | !  | !  |
| \* Covered Persons: All football players and/or cheerleaders, coaches, managers, officials, employees, volunteers, staff members, and team workers.  |  !  |  !  |
| \* Covered Activities: All scheduled, approved, and adult supervised team or league 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.  |   !  |   !  |
| \* Payout Period: At least 104 weeks  | !  | !  |
| \* Coverage applies to all tackle football and/or cheer if played by sports organization  |  !  |  !  |
| \* Financial Strength: AM Best’s Rating of at Least A-, VII  | !  | !  |

|  |  |  |
| --- | --- | --- |
|  **General Liability**  |  **Meets Standards**  | **Does Not Meet Standards**  |
| \* Each Occurrence Limit: $1,000,000  | !  | !  |
| \* General Aggregate Limit: $2,000,000 or NONE  | !  | !  |
| \*Products/Completed Operations Aggregate Limit: $1,000,000  | !  | !  |
| \*Personal/Advertising Injury Limit: $1,000,000  | !  | !  |
| \* Fire Damage Liability Limit: $100,000 (AKA Damage to Premises Rented To You.)  |  !  |  !  |
| \* Non Owned Hired Auto Liability Limit $1,000,000  | !  | !  |
| \* Sexual Abuse & Molestation Per Claim Limit: $1,000,000  | !  | !  |
| \* Volunteer vs. Volunteer Exclusion Has Been Deleted Or Modified  | !  | !  |

 Rev. 09/08/10 ©Sadler & Company, Inc. All Rights Reserved

# Minimum Standards Please Check Appropriate Box

|  |  |  |
| --- | --- | --- |
|  **General Liability - Continued**  |  **Meets Standards**  | **Does Not Meet Standards**  |
| \*Coverage provided for all tackle football, flag football and/or cheer if played by the league  |  !  |  !  |
| \* Named Insureds: The sports organization (as an entity) and its directors, officers, employees, and volunteers.  |  !  |  !  |
| * Viral Sports Football League Inc., is named as “Additional Insured”
 | !  | !  |
| \* Covered Activities: All league sanctioned and adult supervised activities. These activities include, but are not limited to tryouts, practice, games, tournaments, non-sports outings and fundraisers.  |  !  |  !  |
| \* Financial Strength: AM Best’s Rating of at Least A-, VII  | !  | !  |

|  |  |  |
| --- | --- | --- |
| **General Liability** **EXCLUSIONS AND LIMITATIONS TO AVOID** (These should not appear on policy)  |  **Meets Standards**  |  **Does Not Meet** **Standards**  |
| \* Claims Made Coverage Form  | !  | !  |
| \* Athletic Participant Exclusion  | !  | !  |
| \* Competitive Cheer, Stunt, or Pyramiding Exclusion  | !  | !  |
| \* Participant vs. Participant Exclusion  | !  | !  |
| \* Punitive Damages Exclusion  | !  | !  |
| \* Assault and Battery Exclusion  | !  | !  |
| \*Sexual Abuse/Molestation Exclusion  | !  | !  |
| \*Contractual Liability Limitation Endorsement  | !  | !  |
| \*Personal and Advertising Injury Exclusion For Broadcasting of Films or Streaming Video  |  !  |  !  |
| \*Waiver/Release Requirement  | !  | !  |

DISCLAIMER: THIS VERIFICATION CHECKLIST IS NOT AN ALL ENCOMPASSING RECOMMENDATION OF ALL OF

THE TYPES OF POLICIES THAT SHOULD BE CARRIED OR ALL OF THE CRITICAL COVERAGES THAT SHOULD BE

INCLUDED WITHIN EACH POLICY. THIS VERIFICATION DOCUMENT SHOULD IN NO WAY BE CONSIDERED AS LEGAL, INSURANCE, OR RISK MANAGEMENT ADVICE. A COMPETENT ATTORNEY AND INSURANCE AGENT SHOULD BE CONSULTED.

 Rev. 01/01/2018 ©Viral Sports Football League, Inc. All Rights Reserved **[3 of 3 pages]**