

● Pennsylvania West State Soccer Association ●

(Underwritten by An A.M. Best Rated "A" Excellent Insurance Company)

NONPROFIT DIRECTORS AND OFFICERS LIABILITY

EXPLANATION OF COVERAGE

TERM OF INSURANCE SEPTEMBER 16, 2009 TO SEPTEMBER 16, 2010

INSURED

State Association and its scheduled affiliate member clubs, leagues, associations, including any individual who was, now is, or shall be a director, officer, trustee, employee, volunteer, staff, faculty or committee member.

POLICY LIMITS

\$1,000,000 in the Aggregate for all claims made during the policy period exclusive of defense costs.

POLICY TYPE

Coverage limited to a claim which is first made during the policy period for a wrongful act.

RETENTION

\$5,000 each claim inclusive of defense costs.

COVERAGE

- Legal expenses paid on your behalf as they are incurred.
- Employment practices liability coverage, including wrongful termination, sexual harassment, discrimination, and breach of employment contract.
- Duty-to defend against groundless, false or fraudulent lawsuits.
- Wrongful act means any actual or alleged breach of duty, neglect, error, misstatement, misleading statement, omission by the Organization or an insured in the performance of duties on behalf of the entity.
- Retention applies to every claim.
- Claim includes any written demand for any insured for monetary damages or other relief seeking to hold an insured responsible for a wrongful act.
- Fiduciary liability coverage extension included for \$100,000.
- No personal injury exclusion (defamation, libel/slander coverage included).
- Punitive damage coverage included.
- Third Party discrimination coverage included.
- Unlimited defense cost coverage provided.

EXCLUSIONS

- Fraudulent or dishonest acts.
- Bodily injury, sickness, disease or death, personal injury including emotional distress and mental anguish.
- Property damage.
- Breach of contract claims, except contracts relating to employment.
- Failure to maintain insurance.
- Insured versus insured except for employment related claims.
- Prior known and reported wrongful acts/prior or pending proceedings.

THIS OUTLINE IS ONLY FOR GENERAL INFORMATION AND NONE OF THE ABOVE SHALL AMEND OR ALTER THE INSURANCE CONTRACT. THE WORDING OF THE POLICY CONSTITUTES THE ONLY AGREEMENT BETWEEN THE INSURED AND THE INSURANCE COMPANY. CONSULT YOUR POLICY FOR COVERAGE EXCLUSIONS.

Pullen Insurance Services, Inc.

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