

Insurance Coverage

Michigan State Youth Soccer Association (MSYSA), its affiliated associations, leagues, clubs and all officers, directors, coaches, employees, teams, team officials, and volunteers while acting on behalf of Michigan State Youth Soccer Association at a covered activity are covered by MSYSA's General Liability Benefits. Insured persons are covered for injuries resulting directly and independently of all other causes from accidents occurring while participating in the following covered activities:

1. Scheduled games, team practice sessions, tryouts or sponsored activities provided they are under the direct supervision of a team official; or sanctioned local or national tournaments as a member of a contestant team.
2. Organized and supervised group travel as authorized by the Policyholder directly to and from a covered event.

Injury claims are handled directly by MSYSA. All injuries from MSYSA or US Youth Soccer activities must be reported, in writing, to both WMYSA and MSYSA via phone or email within 7 days. For insurance claims contact Josh Sherman at MSYSA: jsherman@michiganyouthsoccer.org and copy the SWM president and VP of Team Administration.

Claimant must be registered at time the injury took place:

1. Claimant's injury must have taken place on an insured field location
2. Claim form must be submitted and received by MSYSA State Office no later than 30 days from date of injury. Once the actual claim is filed with MSYSA, an adjuster is assigned and communication between the parties exists on the need for multiple visits, surgery down the road, additional treatments, etc. Payment will be made for any expenses incurred up to 104 weeks from the date of injury.
3. \$500 deductible applies for all eligible claims.

Accident Medical Policy Limits for reasonable necessary medical expenses:

1. Medical policy pays up to \$100,000 for injuries sustained in a covered accident.
2. Dental injuries are treated like any other injury. Payment will not be made for any expenses incurred after 104 weeks from the date of injury. An expense is considered incurred on the date the medical care is rendered.
3. A \$500 Deductible applies to each covered accident.
4. A Physical Therapy/Chiropractic limit of \$50 per visit/\$2,000 maximum per injury also applies.

Michigan State Youth Soccer Association excess accident medical insurance policy is secondary insurance. Failure to follow the rules of your primary healthcare coverage will result in a benefit reduction of eligible expenses to 50% of the amount otherwise payable. "Injury" means bodily injury of an Insured Person resulting directly and independently of all other causes from an accident which occurs while he or she is participating in a covered activity. Sickness or disease (except for forming infections which occur through an accidental cut or wound) of any kind will not be considered as bodily injury. Reasonable Expenses means usual and customary charges.

WMYSA Locations Covered Under Insurance

If your club is utilizing a location for games, practices, camps, training, etc and it is not listed on the below document then you run the risk of injuries not being covered. Please verify the facility/location is on the list. If it is not please send it to the VP of Team Administration for your club with the name and address of that facility/location so it can be added to the certificate of insurance.