

West Virginia Soccer Association Non-Profit Liability (D&O) Program

Summary of Insurance 9/17/25 – 9/17/26



Who is Covered

WVSA and Its Member Organizations scheduled onto the policy to include any individual who has been, now is or shall become a director, officer, governor, trustee, equivalent executive, employee (whether salaried or not), volunteer, leased or temporary employee, or committee member of the Organization

D&O Coverage Summary

The Directors & Officers (D&O) coverage part provides important protection for an actual or alleged wrongful act, error, omission, misstatement, misleading statement, neglect, or breach of duty committed by the organization or an individual insured.

Examples of potential D&O claims include:

- Failure to follow bylaws
- Rule interpretation disputes
- Acts beyond granted authority
- Conflicts of interest
- Financial mismanagement
- Misappropriation of funds
- Failure to deliver services

Employment Practices Liability Summary

The Employment Practice Liability (EPL) coverage part provides important protection for claims made against the organization or individual insured for the actual or alleged wrongful employment acts or third-party wrongful acts.

Examples of potential EPL claims include:

- Discrimination
- Sexual or workplace harassment
- Failure to hire / promote
- Wrongful dismissal, discharge, or termination
- Breach of employment contract
- Employment related retaliation
- Employment related wrongful discipline

Policy Limits

D&O Limit each Policy Period	\$1,000,000
EPL Limit each Policy Period	\$1,000,000
Policy Aggregate	\$1,000,000

Retention (Deductible)

D&O Each Claim	\$5,000
EPL Each Claim	\$10,000

Underwriting Company

Philadelphia Indemnity Insurance Company
A.M Best Company Rating: A+ (Superior) XV

Notable Exclusions

- Accreditation, Certification, Standard Setting
- Peer Review & Credentialing
- Sexual Abuse & Molestation
- Biometric Information
- Class Action Suits
- Breach of Contract
- Neurodegenerative Injury
- Absolute Bodily Injury
- Absolute Property Damage
- Dishonest or Fraudulent Act or Omission

How to File a Claim

If you are made aware of an incident that may give rise to a liability claim or receive a legal summons or a letter from an attorney because of the incident, please report this information immediately to both your state soccer association and Players Health.

This outline is only for general information and none of the above shall amend or alter the insurance contract. The wording of the policies constitutes the only agreement between the insured and the insurance company. Consult your policies for complete details including terms, conditions, limitations, and exclusions of coverage.