



POLICY 10

INSURANCE

A. GENERAL

1. TS shall provide programs of medical and liability insurance for the benefit of its members.
2. The State Office shall request bids from carriers on a periodic basis.
3. The TS Board of Directors shall evaluate bids and approve the selection of an insurance carrier.
4. Coverage under TS insurance policies shall begin on September 1 and end on August 31 of the following year.
5. A player must be properly registered in order to be covered by the TS insurance program.
6. All TS provided insurance programs shall be void for TS affiliated teams and players during games and/or other soccer related activities involving non-affiliated teams, unless prior approval is granted by the Vice President-Youth or -Amateurs as appropriate.
7. All claims are to be entered online through the TS Website.
 - a. The online claim form is listed under Programs, Insurance, and Youth Insurance Claim Form.
 - b. Upon completion and submission to the insurance carrier an email confirmation will be sent to TSSA requesting TSSA approval.
 - c. Once approval is received, the insurance carrier will notify the insured that the claim is in processing.

B. YOUTH PLAYER ASSOCIATIONS

1. All properly registered youth players, coaches, volunteers, and officers of youth associations affiliated with TS shall be covered by the medical, accident, and liability insurance programs obtained by TS. Coverage is limited to TS and USYSA sanctioned events.
2. The cost of such insurance programs shall be included in the youth player registration fee or billed separately on a per team basis according to the requirements of the carrier selected.

C. AMATEUR PLAYER ASSOCIATIONS

1. All properly registered amateur players, coaches, volunteers, and officers of amateur associations affiliated with TS shall be covered by liability and other insurance programs as may be obtained by TS and USASA.
2. All properly registered amateur players shall be covered by accidental medical insurance coverage as provided by USASA.
3. The cost of such insurance programs shall be included in the amateur player registration.

D. MEDICAL AND LIABILITY CLAIMS

1. If the injured party has other medical insurance, that policy provides primary coverage and the TS medical insurance is secondary coverage. Parents and/or players must file the claim with their primary carrier prior to filing the claim with TS.
2. The TS medical insurance is primary coverage for those individuals without any other medical insurance.
3. All liability claims utilizing TS insurance are to be processed through the TS State Office.
4. All claims are to be entered online through the TS Website.
 - a. The online claim form is listed under Programs, Insurance, and Youth Insurance Claim Form.
 - b. Upon completion and submission to the insurance carrier an email confirmation will be sent to TSSSA requesting TSSA approval.
 - c. Once approval is received, the insurance carrier will notify the insured that the claim is in processing.
5. All questions regarding claims should be addressed to the TS State Office.
6. Contact the TS State Office for guidance and procedures for filing liability claims.

E. DIRECTORS AND OFFICERS COVERAGE

TS shall obtain liability coverage for the Directors and Officers of TS and its member associations.