



*The Game for All Kids!*®



USYouthSoccer.org

# Top 10 Youth Soccer Insurance Claims



# Claim #1

## GOAL FATALITY

**Player fatality: Player struck by unanchored, portable goal during practice.**

**Loss Amount: \$2,400,000**

**Indemnity: \$2,200,000**

**Expense: \$ 200,000**



# Claim #2

## SEXUAL MOLESTATION OF A MINOR

Soccer coach allegedly gave female player excessive amount of alcohol and sexually molested her. Settlement includes \$300,000 excess. Background check showed domestic violence/alcohol abuse which was ignored. League & State charged with lack of supervision. Coach received a 52 month sentence.

**Loss amount: \$1,374,849**

**Indemnity: \$1,300,000**

**Expense: \$ 74,849**



# Claim #3

## AUTO LOSS IN RENTED AUTOMOBILE

Coach driving rental vehicle on behalf of named insured collided with motorcyclist when failing to yield while making left turn. Motorcyclist sustained severe injuries and had medical costs of almost 2.5 million. Rental car liability and coach's liability also paid.

**Loss amount: \$1,030,419**

**Indemnity: \$ 995,000**

**Expense: \$ 35,419**



# Claim #4

## GOAL FATALITY

**10-year-old player killed when goal post collapsed during game. Manufacturer still in litigation. Other defendants have settled separately. Settlement for the State and Club.**

**Loss amount: \$ 638,964**

**Indemnity: \$ 500,000**

**Expense: \$ 138,964**



# Claim #5

## GOAL FATALITY

**Player struck by unanchored, portable goal during practice.**

**13-year-old claim. Settlement does not reflect “time value” of money.**

**Loss amount: \$ 570,000**

**Indemnity: \$ 500,000**

**Expense: \$ 70,000**



# Claim #6

## ADULT, PLAYER COLLISION INJURY

Adult male assistant coach in goal. 13-year-old girl collides with him during scrimmage resulting in a unique pediatric injury with two fractures, one at growth plate needing permanent screws. Legs now different in length. Need for special shoes, future surgeries, possible future arthritis cited.

**Loss amount: \$ 548,000**

**Indemnity: \$ 537,500**

**Expense: \$ 10,500**



# Claim #7

## GENERAL LIABILITY

Club installed outdoor field lighting system on leased premises. Homeowners Assn. filed suit against field owner and club. Field owner defended under policy as Additional Insured.

**Loss amount: \$ 500,000**

**Indemnity: \$ 150,000**

**Expense: \$ 350,000**



# Claim #8

## PLAYER INJURY AT FUND-RAISING

**Girl selling food and collecting donations along busy road, darting in and out of traffic. Hit by car resulting in broken leg; not ambulatory for six months. Medical bills topped \$100,000.**

**Loss amount: \$ 448,958**

**Indemnity: \$ 425,000**

**Expense: \$ 23,958**



# Claim #9

## PLAYER INJURY

Player suffers severe back damage while performing excessive practice drills at the direction of the coach.

**Loss amount: \$ 405,481**  
**Indemnity: \$ 300,000**  
**Expense: \$ 105,481**



# Claim #10

## PLAYER INJURY

**Player injury: Claim based on player mismatch. A 13-year-old player broke leg after colliding with another player. Allegations of negligence revolved around U14s playing against U15s. Settled in mediation.**

**Loss amount: \$ 401,864**

**Indemnity: \$ 285,000**

**Expense: \$ 116,864**



# Make a Difference

**Educate! Goal accidents are preventable if every coach, administrator, parent and player is taught the danger. Inspections before play/practice are a necessity. Never let a player move or help move a goal.**



# Make a Difference

**Educate! Make sure travel, fund raisers and any event under your umbrellas is well-planned and properly supervised by an adequate number of adults. Teach every coach, volunteer – every adult – to never be alone with a player.**



# Make a Difference

**Educate! Understand your liability when renting a field, entering into a contract, planning an event or renting a car. Establish guidelines for anyone driving a vehicle on your behalf. Make sure all drivers are properly licensed and fully insured adults.**



# Make a Difference

**Educate! Accidents happen but an active, informed risk manager who gets information down to the coach, administrator, parent and player level can help prevent a claim – and, more importantly, protect a life!**



# Background Check Companies

- [Backgroundchecks.com](http://Backgroundchecks.com) – 1-888-819-0078
- Intellicorp – 1-800-539-3717
- Acxiom – 1-888-322-9466
- Intelius – 1-877-974-1500
- Universal Background Screening – 1-877-263-8033
- CIC- 1-800-288-4757
- Accurate Information Systems – 1-800-295-7109
- NAPS Background Checks – 1-866-425-9671
- Apscreen – 1-800-277-2733
- Accufax – 1-800-256-8898





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