

**Louisiana Soccer Association
International Travel Insurance Benefits
2005-2006**

When traveling on behalf of Louisiana Soccer Association for its covered sanctioned activities as a member of a club/team, insurance coverage is as follows:

EXCESS ACCIDENT MEDICAL - Excess accident medical coverage is afforded to players, coaches, and volunteers temporarily outside the United States to include its territories and possessions, Puerto Rico and Canada while acting on behalf of Louisiana Soccer Association in a covered activity. A covered activity shall include practices, games, pre and post game activities, related non-athletic activities and conduct while on a facilities premises for events and activities approved, sanctioned, organized, and supervised by the insured. The accident medical coverage is excess of any primary health insurance which may provide benefits due to a covered accident.

Should primary insurance not be available, the excess accident medical policy drops down and pays the covered medical expense subject to the policy deductible.

No repatriation benefits are provided under this policy nor are there any emergency air transport benefits available. Accidental Death and Dismemberment benefits are provided for covered sanctioned activities due to an accident.

Excess accident medical benefits extend for direct travel to or from a game or practice in a group supervised by a club/team member.

GENERAL LIABILITY - Coverage is provided to Louisiana Soccer Association including its member leagues, clubs, teams, players, coaches, referees, sponsors, directors and officers, officials and volunteer workers while participating in a covered activity. A player's participation in "covered activities" shall include practices, games, pre and post game activities, related non-athletic activities and conduct while on a facilities premises for events and activities approved, sanctioned, organized, and supervised by the insured. The general liability coverage extends to all other parts of the world when temporarily outside the United States while "on your business" provided the state association including its member club/team responsible to pay damages is determined in a "suit" made in the United States, Puerto Rico or Canada.

HIRED AND NON-OWNED LIABILITY - No liability coverage is provided to Louisiana Soccer Association to include its leagues, clubs, teams, employees, coaches, executive officers, and volunteer workers for any automobile leased, rented or borrowed outside of the United States to include its territories and possessions, Puerto Rico and Canada. No liability coverage is provided for those "autos" you do not own, lease, rent, hire or borrow that are used in connection with your business. If you are renting, leasing or borrowing any vehicle, it is strongly recommended that you consider purchasing foreign auto liability insurance.

It is recommended that clubs communicate in writing to parents of players as to insurance coverage limitations and benefits provided while temporarily traveling outside of the United States to include its territories and possessions, Puerto Rico and Canada while on behalf of Louisiana Soccer Association. This is only a general outline of available coverages as all insurance contracts have exclusions. The accident medical, general liability and business automobile policies should be reviewed for detailed coverage information.