SPORTS LEAGUE & TEAM COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A ABUSE & MOLESTATION (YOUTH LEAGUES)

- ☐ If minors are involved, abuse & molestation with its own limit; defense treatment known.
- ☐ Background checks on coaches, officials, and volunteers.

B PARTICIPANT / ATHLETE INJURY

- ☐ **Participant legal liability** / accident coverage for player injuries (don't assume GL covers players).
- ☐ Accident / medical coverage for participants.

C DIRECTORS & OFFICERS

- ☐ **D&O** protects the volunteer board personally.

D GENERAL LIABILITY & FIELDS

- ☐ **General liability** for spectators and premises.
- ☐ Field/facility-use agreements: named additional insured; responsibility confirmed.
- ☐ Waivers current and reviewed.

E PROPERTY, PEOPLE & AUTO

- ☐ Equipment and property covered.
- ☐ Workers comp if any paid staff.
- ☐ Auto for team/league travel addressed.

F LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually / each season.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Does my policy actually cover player injuries, or only spectators?"
- "If minors are involved, is abuse & molestation covered with its own limit?"
- "Is my volunteer board protected by D&O?"
- "Am I named additional insured on the fields we use?"
- "Are my waivers current and enforceable?"

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.

H IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.