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CWCO-SUP-SPORTSLEAGUE-CHK Rev. 09-2026

SPORTS LEAGUE & TEAM — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for youth and adult sports leagues. Priorities reflect typical exposure; confirm against sports, travel, and facilities.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial General Liability**	Covers guest and participant injuries — confirm the activity isn't excluded.	CORE
☐	**Abuse & Molestation**	Covers abuse allegations involving minors — often excluded or sublimited.	CORE
☐	**Participant Accident**	Pays players' medical bills — often required by leagues and field owners.	CORE
☐	**Directors & Officers**	Covers board members of volunteer-run leagues.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits above primary coverage.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is D&O coverage for the volunteer board. League boards make decisions about coaches, discipline, and safety policies that can lead to claims, and general liability doesn't cover them. Youth protection and concussions are the other defining risks. Leagues should carry D&O and adequate abuse limits, screen every volunteer, and follow their state's concussion law.

IMPORTANT — PLEASE READ