

Insurance – Requirements and Providers

All activities are required to provide proof of insurance coverage prior to being granted certification. No specific minimum or maximum is required, but an operator must provide proof of coverage in order for the event/league to be approved. The policy should include language specific to these requirements and mention the event/league or organization by name. Insurance is expected to be obtained, paid for and fully effective before documentation is submitted to the NCAA. The NCAA may be listed as additionally insured, but it is not required.

Liability alone is insufficient.

Most general liability policies will not cover all accident situations (even if the policy indicates that participants are included). Typically, a liability policy would cover accidents like a spectator falling down the bleachers, athlete slipping in the shower, etc. and a liability policy that includes participants would only cover accidents that occur during athletic related activities if the event/league/facility was negligent. In that regard, a liability policy alone will not meet the NCAA requirements. The operator needs to have insurance that would cover an athlete, while they are playing/participating in the event, regardless of fault.

Expired Insurance.

Operators are required to show proof of participant accident coverage that would be effective during athletically related activities. If the insurance submitted with the application will expire prior to the event dates, the operator will need to update the policy to submit along with the certification application. If the insurance submitted with the event application will expire prior to the date of the event, ECAG will request that the policy be updated and the operator will have 10 days to obtain a new policy. Failure to submit accident insurance effective during the event/league dates by appropriate deadlines will result in a denial of the application.

Insurance Annual Renewal Cycle.

If the policy is on an annual renewal cycle that would not allow the operator to renew the policy prior to submitting their application, the application may be processed with the policy that will expire with the understanding that the operator will need to renew the policy and submit the new documentation within 5 days of the expiration date as identified on the current policy. The renewal document should specifically identify the event/league or organization AND clearly states that it includes accident medical insurance for all participants (a general liability policy alone is not acceptable). Failure to update insurance by the designated deadline will result in withdraw of certification.

Falsified Insurance.

If insurance documentation is submitted that is not effective, has been altered in any way or does not comply with the NCAA restrictions, the insurance information submitted will be considered fraudulent by the NCAA and the operator will be assessed the penalties outlined in the Adverse Actions guideline.

The same penalty will apply to operators who submit AAU insurance or USSSA insurance as coverage for their event/league but have not successfully completed those organizations' sanctioning requirements prior to submitting their NCAA application.

Related Legislation

Bylaw 17.31.4.1-(k) Accident Medical Insurance.
Bylaw 13.18-(q)

Related Guidelines

Adverse Actions
Insurance - Providers
Insurance - How to Submit

INSURANCE – PROVIDERS: Below is a list of the providers frequently utilized by operators. The list is provided as a courtesy to assist operators with a starting point of possible options when obtaining insurance coverage. The companies listed are provided as a reference only. The NCAA is not recommending any one company, nor are we endorsing the quality of their services. The list is provided for convenience and is not meant to be all-inclusive; these are merely the providers frequently see when ECAG processes applications. Operators are free to use any company of their choice, provided the NCAA minimum requirements are met.

Insurance carriers with camp/event/tournament specific coverage:

Francis L. Dean & Associates, Inc.
1776 South Naperville Road, Building B
P.O. Box 4200
Wheaton, Illinois 60189
Phone: 800/745-2409 ext. 129
Fax: 630/665-7294
www.fdean.com

CapSure Insurance Group
McKay Tower, Suite 421
Grand Rapids, MI 49503
Email: dan@capsureins.com
Phone: 616/450-5870
Fax: 616/825-5989
www.capsureins.com

K&K Insurance Group, Inc.
1712 Magnavox Way
Fort Wayne Indiana 46804
Phone: 800/637-4757
Fax: 866/463-3230
www.kandkinsurance.com/Pages/Home.aspx

The Camp Team
615 West 38th Avenue, Suite B109
Wheat Ridge, Colorado 80033
Phone: 800/747-9573
Fax: 303/422-1276
www.campteam.com

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
Email: Sports@gallagherstudent.com
Phone: 877/345-8928
www.gallagherstudent.com

Nontraditional Options:

- [AAU](#)
- [USSSA](#)

Other insurance carriers that have been used:

Aon Corporation - Global Headquarters
200 East Randolph Street
Chicago, Illinois 60601 USA
Phone: 312/381-1000
<http://www.aon.com/default.jsp>

Bollinger Insurance
101 JFK Parkway
Short Hills, New Jersey 07078
Phone: 973/467-0444 or 800/526-1379
Fax: 973/921-2876
<http://www.bollingersports.com/our-products.aspx>

Chappell Insurance Agency, Inc.
25807-A Cox Road
Petersburg, Virginia 23803
Phone: 800/447-6797 or 804/733-2020
Fax: 804/733-2968
<http://www.chappellinsurance.com/home/index.htm>

Sadler & Company, Inc.
P.O. Box 5866
Columbia, South Carolina 29250-5866
Phone: 800/622-7370
Fax: 803/256-4017
<http://www.sadlerco.com/>

The Monument Sports Group
508 North Allison Street, No. 1
Richmond, Virginia 23220-2704
E-mail:
<http://www.monumentsports.com/forms/contact.php>
Phone: 804/354-9020
Fax: 804/354-9022
<http://www.monumentsports.com/>

Bene-Marc, Inc.
6301 Southwest Boulevard, Suite No. 101
Fort Worth, Texas 76132-1063
Phone: 800/247-1734 or 817/738-6899
<http://www.bene-marc.com/>