



Insurance Coverage Update 2020/2021

From our Insurer

For policy year 2020/2021, liability contracts will not provide any liability coverage for liability claims involving Epidemics or Pandemics (i.e. COVID-19); therefore, there is no defense coverage for bodily injury liability claims involving Epidemics or Pandemics. From an insurance standpoint, it's nearly impossible to measure the risk as well as charge an appropriate premium for it. Without any type of governmental financial backstop to protect insurers, I anticipate commercial insurance insurers will provide coverage for Epidemics or Pandemics on a very limited basis and at a significant premium cost. As a result, neither CJSA or the club would have liability coverage should a player or other person allege your negligence caused them to contract COVID-19. Commercial insurance insurers are adding this exclusion to policies across the board so procuring liability coverage for COVID-19 on a go-forward basis is extremely difficult, if not impossible

From a pure liability perspective, COVID-19 currently poses a much less severity risk (risk of large dollar payout) to sports organizations than the traditional severity risks of child abuse/molestation and concussion/brain injury. However, in other respects, COVID-19 presents unprecedented challenges due to the elements of societal fear, unknown outcome, and incorrect and/or changing information. *CJSA member's best protection against legal action regarding COVID is to follow government regulations (Federal, and local) regarding return to play and mitigate potential legal actions by following CJSA Return to Play Guidelines.*

For more information - office@cjsa.org