

CHAPTER XI

INSURANCE

Insurance Requirements

1. All Associations are required to carry Bodily Injury Liability, Property Damage Liability and Accident-Medical Insurance Coverage. The minimum amount of Liability insurance and medical coverage per team for a minimum period of June 1st through December 1st of each year, shall be set annually by the membership at the preceding regular January meeting. The minimum accidental-medical must:
 - a. Cover injuries sustained while engaging in the play of football during a scheduled game or practice or in the participation of other NORCALFED activities and while traveling directly to or from a scheduled game or practice or other NORCALFED activity.
 - b. Cover all candidate players, otherwise known as try-outs, players, cheerleaders, pompom girls, coaches, scouts, managers, trainers and duly authorized volunteer workers, all officially connected with the insured team.
 - c. The minimum amount of insurance carried will be twenty-five thousand (\$25,000.00) medical, and one million dollars (\$1,000,000.00) liability, or whatever maximum the insurance will allow.
2. The insurance must be effective as of the day proceeding the first day of official practices, and must not terminate prior to the day following the final game of the NORCALFED Tournament.
3. All covered events will begin no earlier than four (4) weeks prior to the third Saturday of August (Jamboree), and will cease on the Sunday proceeding Thanksgiving, unless pre-approved and sanctioned by NORCALFED.
4. Each Association shall appoint an insurance coordinator to be responsible for the processing of all insurance claims originating with their Association.
5. The insurance policy is provided by NORCALFED with the premium divided by the number of Associations in the league. Each town will be assessed their portion of the premium.