

**Optimist Club of Herndon
Statement of Policy**

1. Policy Name: **Accident and Liability Insurance**

2. Policy Effective Date: Initial July 8, 2014
Revision August 10, 2019
Revision August 1, 2020
Revision June 7, 2022
Revision November 6, 2023

3. Policy Review Date (or “None”): Annually

4. Policy Expiration Date (or “None”): None

5. Policy Purpose and Objectives:

The purpose of this policy is to ensure that the Optimist Club of Herndon (hereafter referred to as “HOC”) and each of its civic and sports programs implements and maintains sufficient accident and liability insurance coverage, maintains records of required HOC program personnel agreements, and provides HOC program personnel with required risk and hazard awareness information.

6. Persons and Programs to Which the Policy Applies:

- a. This policy applies to all HOC programs.
- b. This policy applies to HOC Board members and all HOC program personnel including program managers and assistants, team staff, volunteers, and program participants (e.g., players, training attendees, youth game officials).

7. Requirements to Satisfy the Policy:

This policy is satisfied by implementation of (a), (b), (c), (d), (e), (f), and (g) below:

- a. Each HOC program maintains accident and liability insurance coverage:
 - i. Covering all HOC program personnel and all activities scheduled, sponsored, and/or supervised by the HOC program, including practices, games, clinics, tournaments, and other sanctioned events (e.g., fundraisers, team-building events, parades, community events).
 - ii. Using one or a combination of:
 - 1. The HOC-provided accident and liability insurance.
 - 2. The HOC program’s national, State, or regional parent program’s accident and liability insurance provided that HOC receives a certificate of insurance (CoI) with “Optimist Club of Herndon VA” named as an additional insured on the CoI and the coverage amounts meet or exceed the minimum amounts specified below.
 - iii. For a minimum of the following amounts:

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1. Accident
 - a. Death/dismemberment per occurrence \$10,000
 - b. Aggregate per accident \$250,000
 - c. Medical expense excess \$100,000
 2. General Liability
 - a. Each occurrence \$2,000,000
 - b. Damage to rented premises each occurrence \$100,000
 - c. Medical expense each person \$5,000
 - d. Personal injury \$1,000,000
 - e. General aggregate \$3,000,000
 - f. Automobile each accident \$1,000,000
 - b. Each HOC program captures each program registrant's health insurance provider's name during the program registration process.
 - c. Each HOC program incorporates the HOC-provided Emergency Treatment and Liability Agreement into its HOC program registration process.
 - d. Each HOC program provides access to concussion awareness information on a publicly accessible web page. The concussion awareness information can be provided as a link to another organization's website. An HOC program may also provide in-person concussion awareness training for program registrants and parents-guardians.
 - e. Each HOC program provides access to youth sexual abuse awareness and prevention information on a publicly accessible web page. The youth sexual abuse awareness and prevention information can be provided as a link to another organization's website. An HOC program may also provide in-person youth sexual abuse awareness and prevention training for program personnel and parents-guardians.
 - f. Each HOC program provides access to infectious disease awareness and prevention information on a publicly accessible web page. The infectious disease awareness and prevention information can be provided as a link to another organization's website. An HOC program may also provide in-person infectious disease awareness and prevention training for program personnel and parents-guardians.
 - g. Each HOC program maintains an electronic record of accident or liability incidents occurring during program activities, including the identification and contact information of the person(s) involved in and witnessing the incident, the date and location of the incident, the specific action(s) that led to the incident, a brief description of the incident, and what action(s) the program personnel and parents-guardians took at the time of and after the incident.
8. Assistance and Resources Provided to Execute the Policy:
- a. The HOC will establish accident and liability insurance for use by HOC programs.
 - b. The HOC will provide the text for an Emergency Treatment and Liability Agreement to be incorporated into the HOC program registration process.

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- c. A member of the HOC Board or another HOC program’s representative will be made available to provide training and assistance on how to implement this policy.
- d. The U.S. Department of Health and Human Services (HHS) Center for Disease Control and Prevention (CDC) provides online “Heads Up: Concussion in Youth Sports” information on preventing, recognizing, and responding to a concussion.
- e. The U.S. Center for Safe Sport provides free online training for parents and youth and adult athletes to understand best practices for preventing and how to respond to signs of abuse.
- f. The HHS CDC, Virginia Department of Health (VDH), and Fairfax County Health Department (FCHD) provide online recommendations for ways to protect yourself and others and slow the spread of the coronavirus disease 2019 (COVID-19).

9. Policy Implementation:

- a. If the HOC-provided accident and liability insurance is not used by the HOC program, evidence of the required accident and liability insurance coverage must be provided to the HOC Board before an HOC program opens a registration or conducts HOC program activities.
- b. As of the effective date of this policy, each HOC program must incorporate the HOC-provided Emergency Treatment and Liability Agreement into the HOC program registration process.
- c. As of the effective date of this policy, each HOC program must provide access to the following information on a publicly accessible web page:
 - i. Concussion awareness
 - ii. Sexual abuse awareness and prevention
 - iii. Infectious disease awareness and prevention.

10. Consequences of Failure to Follow the Policy:

- a. If an HOC program is found to not be in compliance with this policy, the HOC Board will send an email to the HOC Civic or Sports Program Director identifying the problem, the corrective action(s) to be taken, and the timeframe(s) for completing the corrective action(s).
- b. If the HOC program does not complete the corrective action(s) within the specified timeframe(s), the HOC Board will suspend all of the HOC program’s activities until a meeting with the HOC Board takes place and corrective actions are completed.