

S.O.D.A.

Addition of Optional Coverages:

Non-Owned and Hired Auto Liability / Sexual Abuse & Molestation

(For policies with Original Effective Date of 01/01/2017-12/31/2017)



PO Box 5866, Columbia, SC 29250-5866

Phone (800)622-7370 Fax (803)256-4017

GENERAL INFORMATION

NAMED INSURED:

(As it appears on General Liability Policy)

MAILING ADDRESS:

CITY:

STATE:

ZIP:

CONTACT NAME:

PHONE:

EMAIL ADDRESS:

CELL:

Effective Date of General Liability Policy:

Non-Owned & Hired Auto Liability

Non-Owned & Hired Auto Liability provides coverage if the insured organization is sued as a result of liability arising out of the use of an auto on insured organization business if such auto is not owned by the insured organization (ex: parent's auto, auto that is borrowed from a church or is hired from a rental car company.) Coverage is excluded for 15 passenger vans. There is no coverage for the driver of any auto while transporting youth or adult participants. This policy does not cover physical damage to the non-owned or hired auto itself and, as a result, separate arrangements must be made for such coverage.

Please Add \$1,000,000 Non-Owned & Hired Auto Liability to our current GL Policy = \$36.30

Sexual Abuse & Molestation Coverage

Coverage for sexual abuse and molestation will **not** apply unless the insured team or league implements the following requirements:

1. Has a system in place to perform criminal background checks on paid and volunteer staff
2. Has written procedures that include sexual abuse and molestation prevention
3. Has written procedures that include a response plan for allegations of sexual abuse or molestation including a requirement that law enforcement be contacted.

Sadler Sports Insurance provides a one page document that if adopted and implemented, will satisfy these requirements. See the Abuse/Molestation Risk Management Program (short-form). The brochure can also be found at www.sadlersports.com/riskmanagement.

Please Add \$1,000,000 Sexual Abuse & Molestation Coverage to our current GL Policy = \$36.30

WHAT TO SEND IN & WHERE TO SEND IT

1. Return the following items to our office, in order for your request to be processed
 - Completed Add Form with payment (Please check payment option below)
NOTE: Coverage cannot be made effective until premium is received
 - I have enclosed a check for the total premium.
 - I would like to pay with a credit card, please send payment link to the email address above.
2. Send the information requested above to our office via
 - Mail: Sadler & Company Inc, PO Box 5866, Columbia SC 29250-5866
 - Fax to: 803-256-4017
 - Emails: SODA@sadlersports.com

Effective Date of Additional Coverage: If the request for additional coverage is requested and premium is paid within 5 days of the effective date of the General Liability policy, the effective date will be the same as the General Liability policy. Otherwise, the additional coverage will be effective the date the request and premium are received by Sadler.

Expiration Date of Additional Coverage: The additional coverage will expire the same date as the General Liability policy, regardless of the effective date.

Signature:

Printed Name:

Title:

Date:

FOR SADLER OFFICE USE ONLY

Added NOHA Y/N

Added SAM Y/N

Balance Due

\$

Credit Card Link Sent

CSR:

Date:

Amount: \$

Abuse / Molestation Risk Management Program (Short Form)

Our sports organization has adopted and should implement the following risk management elements:

Criminal Background Checks

Criminal background checks should be run with a third party vendor on all paid and volunteer staff with access to youth. Any background check that indicates that a potential staff member is unfit to work with youth should result in disqualification of such staff member.

Prior to running background checks, the following steps should be taken*:

- All prospective staff to complete written application to include question about whether the applicant has ever been convicted of a crime involving physical violence / sex offenses, and a consent provision to run a background check.
- Determine disqualification criteria
- Develop procedures to protect the confidentiality of records
- Comply with all state and federal laws

* (More information is available from background check vendor or Sadler Sports Insurance under Risk Management section of website.)

Warning Signs Of Abuse / Molestation

The following warning signs should be communicated to all paid and volunteer staff:

- Attitudes/behaviors expressed on the part of an adult that may be associated with inappropriate or abusive behavior (racist, poor sense of athlete development, raging temper, extremely controlling, jealous, hypersensitive, poor sexual boundaries, bullying, intimidating manner, unrealistic or inappropriate training practices and risks, etc.)
- Unexplained/unlikely explanation of injuries.
- Extreme fear of a league volunteer;
- Extreme low self-esteem, self worth;
- A child's attachment to a coach/staff to the point of isolation from others'
- A coach/staff with an interest beyond caring concerns, special interest in a child (time, gifts, attention, obsession, unrealistic expectations)
- A child's desire to drop out without a clear explanation, or without one that makes sense;
- A child that misses a lot of practices or games with suspicious explanations or excuses.

Policies To Protect Against

The following policies should be communicated to all paid and volunteer staff:

- Limit one on one contact between a single unrelated child and adult by use of buddy system where two adults are always present.
- Prohibition of overnight sleepovers
- Touch is acceptable only if it is "respectful and appropriate"
- Inappropriate comments of a sexual nature and suggestive jokes are prohibited
- Take home / pick up of athletes by league personnel is strongly discouraged because of difficulty in limiting one on one contact

What Is Required In Event Of An Allegation

Appropriate league official and police should be immediately contacted. Police will handle investigation.

Staff member should be immediately suspended or reassigned to alternative duties that don't involve access to youth pending the outcome of the police investigation.

League officials should not comment on the allegation or police investigation until it has been concluded.

Communication Of Information

The information in this risk management program should be communicated by pre season staff meeting and/or by distribution of this document to all paid and volunteer staff.

Our sports organization has adopted this program and incorporated it into our written policies and procedures.

Name of authorized league official: _____

Signature: _____

Date: _____