

INSURANCE REQUIREMENTS:

All activities are required to provide proof of insurance coverage prior to being granted certification.

Operators will be required to show proof of participant accident coverage that would be effective during athletically related activities. The policy should include language specific to these requirements and specifically mention the event/league or organization. Insurance is expected to be obtained, paid for and fully effective before documentation is submitted to the NCAA.

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 for spectators such as falling down the bleachers, 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 no longer meet the NCAA requirements.

If the current policy will expire prior to appropriate evaluation period, the operator will need to update the policy early to submit along with the certification application. If the insurance submitted with the application that will expire prior to the evaluation period, ECAG will request that the policy will 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.

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](#).

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.

See also: [Insurance - Providers](#)
[Insurance - How to Submit](#)