NFL Flag Football

and Its Registered Member Teams and Leagues

LIABILITY INSURANCE SUMMARY - $3,000,000 Option

POLICY TERM: 1/1/2026 to 1/1/2027

LIMITS OF INSURANCE:

Commercial General Aggregate Limit	$5,000,000 Per Event
Products-Completed Operations Aggregate Limit	$1,000,000
Personal and Advertising Injury Limit	$1,000,000
Each Occurrence Limit	$3,000,000
Hired/Non-Owned Auto	$1,000,000
Legal Liability to Participants	$1,000,000
Sexual Abuse/Molestation	$1,000,000 Per Occurrence $2,000,000 Policy Aggregate
Damage to Premises Rented to You	$1,000,000
Premise Medical Payments – Other than Participants	$5,000
Additional Insureds	INCLUDED See below

PURPOSE OF COVERAGE:

General Liability Insurance covers claims for legal liability arising from bodily injury, property damage, and personal and advertising injury. Coverage is subject to $3,000,000 per occurrence limit and a has a $5,000,000 general aggregate limit (maximum/or cap that a policy will pay out in a policy period). General Aggregate is per event/per member insured league/association enrolling in the NFL Flag program.

WHO IS COVERED:

Insured Member - Coverage is provided for the insured NFL Flag League, Team, or Association who have applied for coverage and paid the appropriate premium, including their insured teams, sponsors, volunteers, managers, coaches, game officials, and other managing personnel and auxiliaries, while acting on behalf of the insured League, Team, or Association, or one of its insured teams during NFL Flag Football sanctioned and approved events.

Additional Insured - Coverage as an "Additional Insured" will automatically be afforded to owners/lessors/managers of playing facilities such as those owned by cities, municipalities, school districts, etc., sponsors and co-promoters. Should you need a certificate of insurance and/or policy endorsement that specifically names an entity falling under one of these classifications as an additional insured, this can be requested by contacting: nflfcertificates@playershealth.com

SPECIAL NOTICE: *This information is intended to be a brief description of the coverage available under the 2026 - 2027 NFL Flag Insurance program and does not address all terms, conditions, limitations, exclusions, and termination provisions. Insurance coverage is governed by actual policy language.*