

Program Insurance

Why It Matters!



RCXsports

Program Insurance – Why It Matters

An RCX Sports League Operator should secure program general liability insurance as early as possible because it helps protect both the organization and its participants from the moment league planning begins — not just when games start. Insurance should be one of the first items completed when launching a season.

Liability risks can arise during planning, registration, practices, clinics, and games. In addition, many facilities require proof of insurance before approving field access or facility use agreements. Securing coverage early helps protect your organization, participants, volunteers, and the long-term investment in your league.

Key Reasons to Purchase Coverage Early

Facility Requirements

Many schools, parks, and recreation departments require proof of insurance before approving field permits or facility use agreements. Delays in obtaining insurance can delay league operations and scheduling.

Protection During Pre-Season Activities

Liability exposure begins well before the first game. Tryouts, registration events, coach meetings, volunteer training, clinics, and promotional activities can all create potential liability risks.

Contract Compliance

Insurance is often required under agreements with municipalities, sponsors, vendors, partners, and governing organizations.

Financial Protection

A single claim involving bodily injury, property damage, or alleged negligence can result in significant legal and financial costs. Insurance helps protect the operator's organization, assets, and future operations.

Professional Credibility

Having insurance in place demonstrates that the league is professionally managed and committed to participant safety and responsible risk management.



Peace of Mind for Growth

With foundational risk management already in place, operators can focus on registration, marketing, sponsorships, and delivering a great player experience.

Unsure How Much Coverage to Start With and When to Start It?

Purchase coverage based on the realistic minimum participant count for your league — or the minimum allowed by your insurance provider. As registration grows, you can increase your coverage at any time. You can purchase insurance immediately and have the policy pre-dated so coverage begins when registration opens. This ensures you are not paying for coverage before it is needed, as the policy term and renewal date are based on the coverage effective date, providing a full year of active coverage.

More Information

To learn more about RCX program insurance requirements, please check out the Insurance Resources portals for each program:

[Jr. NBA/Jr. WNBA Leagues](#)

[MLS GO](#)

[NFL FLAG](#)

[NHL STREET](#)

Still have questions?

Contact the League Success team for further assistance: leaguesuccess@rcxsports.com

