ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/9/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Arthur J. Gallagher Risk Management Services, LLC
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License#: 0D69293

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INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : State National Insurance Company, Inc	12831
INSURER B : Allianz Global Corporate & Specialty SE	35300
INSURER C : Underwriters at Lloyd's London	15792
INSURER D : RSUI Indemnity Company	22314
INSURER E : Palomar Excess and Surplus Insurance Company	16754
INSURER F : Scottsdale Indemnity Company	15580

INSURED
AMERYOU-01
American Youth Soccer Organization
19700 S. Vermont Ave., Suite 103
Torrance CA 90502

COVERAGES **CERTIFICATE NUMBER:** 912224324 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. *LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. ***Not Applicable in WY**

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X **COMMERCIAL GENERAL LIABILITY** CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO-JECT LOC OTHER:			OVE-10000455-1	7/1/2026	7/1/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG 	$ 1,000,000 $ 1,000,000 $ 10,000 $ 1,000,000 $ 3,000,000 $ 2,000,000 $
A	**AUTOMOBILE LIABILITY** ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY			OVE-10000455-1	7/1/2026	7/1/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) 	$ 1,000,000 $ $ $ $
B C	X **UMBRELLA LIAB** X OCCUR **EXCESS LIAB** CLAIMS-MADE DED RETENTION $			25ABEX0411 MRHX0189	7/1/2026 7/1/2026	7/1/2027 7/1/2027	EACH OCCURRENCE AGGREGATE 	$ 4,000,000 $ 4,000,000 $
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ $ $
D E F	Directors & Officers Cyber Liability Professional Liability			NPP719410 PLM-CB-SGYNT7EBJ EKI3644894	7/1/2026 7/1/2026 10/8/2026	7/1/2027 7/1/2027 10/8/2027	Limit/Retention Per event/Aggregate Each Claim/Aggregate	$5,000,000/$150K $2M/$2M $1M/$2M

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Med Expense applies only to spectators at an AYSO Event. Certificate Holder is named as an additional insured when required by written contract or agreement on a primary and non-contributory basis as respects AYSO sanctioned events only. Waiver of Subrogation applies as required per written contract or agreement. General liability policy contains sexual abuse and molestation limits of $1,000,000 per occurrence/$1,000,000 aggregate. The Excess Liability policies are following form.

CERTIFICATE HOLDER

Evidence of Coverage

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Arthur J. Gallagher Risk Management Services, LLC

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – BY WRITTEN CONTRACT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

WHO IS AN INSURED (Section II) is amended to include as an insured any person or organization with whom you have agreed to add as an additional insured by written contract but only with respect to liability arising out of your operations or premises owned by or rented to you.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – WHERE REQUIRED UNDER CONTRACT OR AGREEMENT (PRIMARY AND NON-CONTRIBUTORY WHERE REQUIRED UNDER CONTRACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION II – WHO IS AN INSURED is amended to include any person or organization to whom you become obligated to include as an additional insured under this policy, as a result of any written contract or written agreement you enter into which requires you to furnish insurance to that person or organization of the type provided by this policy and is fully executed prior to an "occurrence", but only with respect to liability arising out of your operations or premises owned by or rented to you. However, the insurance provided will not exceed the lesser of:

a. The coverage and/or limits of this policy; or

b. The coverage and/or limits required by said contract or agreement.

Coverage afforded to these additional insured parties will be primary to, and non-contributory with, any other insurance available to that person or organization where required of you by written contract or written agreement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL GENERAL LIABILITY BROADENED COVERAGE ENDORSEMENT

This endorsement modifies coverage provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

A. Subparagraph **2.g.(2) of COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I — COVERAGES)** is deleted and replaced with the following:

(2) A watercraft you do not own that is:

(a) Less than 51 feet long; and
(b) Not being used to carry persons or property for a charge;

B. Subparagraphs **2.b. and 2.c. of COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY (SECTION I — COVERAGES)** are deleted and replaced with the following:

b. "Personal and Advertising Injury" arising out of publication of material, including, but not limited to, oral, written, televised, videotaped or electronically transmitt ed publication of material, if done by or at the direction of the insured with know ledge of its falsity;

c. "Personal and Advertising Injury" arising out of publication of material, including, but not limited to, oral, written, televised, videotaped or electronically transmitt ed publication of material, whose first publication took place before the beginning of the policy period;

C. Subparagraphs **1.b.** and **1.d.** of **SUPPLEMENTARY PAYMENTS — COVERAGES A AND B (SECTION I —COVERAGES)** are deleted and replaced with the following:

b. Up to $1,000 for the cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to $500 a day because of time off from work.

D. Subparagraph **3.a. of SECTION II - WHO IS AN INSURED** is deleted and replaced with the following:

a. Coverage under this provision is afforded only until the 120th day after you acquire or form the organization or the end of the policy period, whichever is earlier;

E. Subparagraphs **2.e. and 2.f are added to SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS:**

e. Knowledge of the "occurrence", offense, claim or "suit" by the agent, servant, or "employee" of an insured shall not in itself constitute your knowledge unless one of your officers, manager or partners has received notice of the "occurrence",

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offense, claim or "suit".

f. Failure by the agent, servant or "employee" of an insured (other than an officer,

manager or partner) to notify us of an "occurrence" shall not constitute a failure to comply with subparagraphs **2.a.** and **2.b.** of this Section.

F. Paragraphs 10. is added to **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS** as follows:

10. Waiver of Right of Recovery

We waive all rights of recovery when you have agreed to waive your rights of recovery when required by a written contract. However, this provision only applies if the written contract was executed prior to the date of the "occurrence".

G. Paragraphs **3.** and **14. of SECTION V — DEFINITIONS** are deleted in their entirety and replaced with the following:

3. "Bodily Injury" mean bodily injury, sickness or disease sustained by a person. This includes mental anguish, mental injury, shock, fright, humiliation, emotional distress or death resulting from bodily injury, sickness or disease.

14. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

a. False arrest, detention or imprisonment;

b. Malicious prosecution or abuse of process;

c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by on or on behalf of its owner, landlord or lessor;

d. Any publication of material including, but not limited to oral, written, televised, videotaped or electronically transmitted publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;;

e. The use of another's advertising idea in your "advertisement"; or

f. Infringing upon another’s copyright, trade dress or slogan in your "advertisement".

H. The word **fire** is replaced with the phrase **fire or explosion** where it appears in:

a. Subparagraph **2.j. of COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I — COVERAGES);**

b. Paragraph **2. of COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I —COVERAGES);**

c. Paragraph **6. of SECTION III - LIMITS OF INSURANCE;**

d. Subparagraph**4.b.(1) of SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS I.**

I. The following is added to **SECTION III — LIMITS OF INSURANCE:**

The Limit of Insurance applicable to Damage to Premises Rented to You is $300,000 unless a higher limit is specified on the Declarations.

All other terms, conditions and exclusions remain unchanged.

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