



**Pop Warner Little Scholars, Inc.**  
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TO: League Contacts  
Association Contacts  
Regional Management Team  
FROM: Jon Butler  
DATE: June, 2021  
SUBJECT: Team Insurance Program

Our policies are excellent and designed for the needs of Pop Warner organizations, and the service provided by K & K is equally outstanding. We urge you to read the information and to know that this program will fulfill all the requirements for our program as well as the requirements of the USA Football Heads-Up program.

The big issue in insurance for youth sports these days is liability for sex abuse and molestation and the resulting increase in large claims against several prominent organizations. The reality of these claims has led several carriers to stop offering insurance coverage for youth sports at any price and those that remain in the market have looked to increase the premiums they charge.

While we have made several changes to the carriers on the insurance program this year to confront this reality. The most notable is AIG, with whom we had worked with a number of years ago, becoming our liability carrier. This allows the following critical points:

- **For the 2021 season, the Pop Warner Insurance Program has liability coverage that includes concussion claims. Note, there is an aggregate concussion limit of \$4,000,000.**
  - **Given the importance of having liability coverage for concussion, if you take other, non-Pop Warner liability insurance, we will need proof that your liability coverage does include concussion coverage.**
- **Coverage for Accident/Medical maintains options for \$0, \$250 and \$500 deductibles to meet the needs of your organization.**
- **The Program has affirmative coverage for year-round spirit and cheer activities.**
  - **If you take other coverage and offer year-round spirit and cheer, you will need to provide evidence that your coverage will respond to year-round activities.**
- **Coverage for league officials is automatic when all associations within the league are insured via the Pop Warner Insurance Program. Stand-alone coverage for league officials is available and highly recommended for leagues when individual associations are insured elsewhere.**

Sincerely,

Jon Butler  
Executive Director