



**Clearview Youth Football & Cheerleading**  
2007

*Insurance Coverage*

CYF&C  
PO Box 564  
Mullica Hill, NJ 08062  
www.cyfcioneers.com

Clearview Youth Football & Cheerleading carries a range of insurance to cover both the Organization and its members. The Organization carries policies against theft on equipment, policies covering theft of monies by members, policies covering the Directors & Officers, and medical coverage for all players, cheerleaders, volunteers, officials, and participants. The latter is what is important to the players and their families.

The medical coverage offered by CYFC is secondary medical coverage for any incident happening to a player, volunteer, or participant at any CYFC sponsored activity (practice, game, play-offs, banquet, meetings, fundraisers, etc.). Secondary coverage means the policy will cover any expenses that the individual's insurance does not cover. If the individual does not have medical insurance, then this coverage will act as primary.

Our Insurance Agent is:

Price-Milam Agency  
1085 N. Black Horse Pike, Suite 5  
Williamstown, NJ 08094

Our Policy Holder is:

SunTrust Bank  
As Trustee of the AIG Group Insurance Trust  
1445 New York Avenue, NW  
Washington, D.C. 20005-2108

Should an individual require insurance coverage as a result of participation in a CYFC activity, the following steps should be followed:

- 1) Ensure that an Incident Form has been completed by the coach and submitted to the Safety Officer or President.
- 2) See the Safety Officer (or another member of the board) and indicate that the insurance assistance is needed.
- 3) Obtain a claim form from the Safety Officer and complete.
- 4) At that point it will be between your insurance company and CYFC's insurance company. If further assistance is required, do not hesitate to contact any member of the board.