

## **For all programs participating in the league**

**(this does not apply to NCPAL units that have NCPD PO Directors assigned to them).**

Below are the requirements for the COIs needed.

Please remember that each of **you will need to supply us with TWO COIs,**  
**one for NCPAL and one for SCPAL.** The details are below.

Please let me know if you have any questions BEFORE you pay for any additional insurance!

1. All COI'S need to be emailed, please! ([registrar.pallongislandlax@gmail.com](mailto:registrar.pallongislandlax@gmail.com))
2. Both COIs must be submitted by 02/20/26 the latest
3. **COIs must cover through at least 05/17/26**
4. TWO COI's needed from each community:
  1. additional insured: NCPAL, 167 S. Broadway, Hicksville, NY 11801
  2. additional insured: SCPAL, PO Box 26, Yaphank, NY 11980
5. Requirements for the COI's:
  1. Commercial General Liability Limits:
    1. Policy shall list Nassau County PAL (or Suffolk County PAL), its officers, agents and representatives as additional insured.
    2. The insurance company issuing coverage shall be rated no less than "A" by the latest edition of Best's Insurance Guide, published by A.M. Best Company.
    3. All certificates of insurance are subject to review and verification by Nassau County PAL and/or Suffolk County PAL prior to insurance approval.
  2. Limits/Coverages:
    1. Each Occurrence Limit: \$1,000,000
    2. General Aggregate Limit: \$3,000,000
    3. Personal and Adv. Injury: \$1,000,000
    4. Products/Completed Operations: \$1,000,000
    5. Products/Completed Operations Aggregate: \$3,000,000
    6. Coverage for Abuse and molestation losses/allegations: \$1M/\$2M
    7. Coverage for concussion losses/allegations: \$1M/\$2M
    8. The coverage for abuse/molestation, concussion, and other must be CLEARLY indicated on the COI.
  3. Policy should Include coverage for:
    1. Legal Liability arising from participants
    2. Legal Liability arising from spectators
6. If your insurance company has any questions regarding the limits/coverages, please let me know.