

# USA Softball Insurance Guide 2017

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**Disclaimer:** This Guide is designed as an overview of USA Softball's Insurance Programs for the play of Softball. Although the Guide provides information on each of the insurance plans, it does not provide all terms and conditions of the policy coverages. Only the actual policies can provide that information. Therefore, if there is any discrepancy in terms, conditions or coverage between the Guide and the insurance policies themselves, the coverages as written under the actual policies will prevail.

The Guide is intended for the exclusive use of the USA Softball and its members to aid their understanding and encourage proper usage of the USA Softball Insurance Program.

Note: The USA Softball is not an insurance company and does not sell insurance. Members are eligible to take part in different elements of The USA Softball Insurance Program as a benefit of membership in the organization.

Questions on insurance should be directed to the USA Softball's insurance administrator, RPS Bollinger, at 1-800-446-5311; by email at [ASA@RPSins.com](mailto:ASA@RPSins.com); or visit the USA Softball's Insurance and Risk Management web site at [www.RPSBollinger.com](http://www.RPSBollinger.com)

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## USA Softball Accident Insurance Plan

### USA Softball Accident Insurance General Information

The Accident Policy is underwritten by Markel Insurance Company, rated “A (Excellent), XIII” by A.M. Best.

### What is Accident Insurance?

The Accident policy provides coverage for accidental injuries to insured USA Softball players, coaches and umpires during covered USA Softball softball activities. (USA Softball Umpires should refer to the USA Softball Umpire Accident Insurance section of this Guide for specific details on their insurance coverage.)

Accidental injuries refer to injuries caused during covered activities that are sudden and unexpected, and which occur at a specific point in time. “Accidental injury” does not include any type of bodily sickness, illness or medical condition, such as heart attack, stroke or other illness; nor does it include overuse conditions or pre-existing conditions.

### Accident Policy Limits

\$250,000	Accident Medical/Dental Expense limit
\$5,000	Accidental Death
\$10,000	Accidental Dismemberment benefit
\$2,500	Physical Therapy/Chiropractic limit (subject to \$100 max per visit)
\$1,000	Durable Medical Equipment limit
\$1,000	Rx limit
90/10%	Coinsurance
Youth Deductible*: \$250 per claim (regardless of primary insurance, if any)	
Adult Deductible: \$500 per claim (regardless of primary insurance, if any)	

*\*Some Commissioner districts may offer a \$125 deductible through JO Individual Registration.*

**Policy Limitations:** The policy covers medical and dental bills which are incurred within 52 weeks of the date of injury. Benefits under this policy, including surgical procedures, are paid on a “usual and customary” basis (meaning the average charge for that service in your area), which is determined by geographic region. Therefore, payments by this policy may be less than what your physician or medical service provider has charged you. Medical services must begin within 60 days of the date of injury; dental treatment must start within 180 days. Your Claim form must be submitted within 90 days or up to one year from the date of injury. There is a 90/10% coinsurance under this policy.

This is **EXCESS** insurance and only applies after you or the claimant have first used any personal or group medical insurance, or any other health benefit plan that may apply. If there is no other applicable insurance, this policy will pay on a primary basis, after the deductible and subject to the policy terms.

**Important note on Out-of-Network Claims:** Claimants who choose to go outside of their HMO network or who do not follow the rules of their primary insurance plan, and whose claim is denied as a result by the primary insurance plan, will not have their claim covered by the USA Softball plan. The USA Softball Excess Accident policy follows the eligibility rules of any primary health insurance plan in place (see Notable exclusions on the following page).

### **Notable Exclusions under the USA Softball Accident Plan**

No benefits will be paid for a loss caused by or resulting in the following:

1. service or treatment rendered by a doctor or any other person employed or retained by the Policyholder;
2. eyeglasses or contact lenses, hearing aids or the examination for the prescription or fitting thereof;
3. expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
4. hernia of any kind;
5. injury covered by worker's compensation or similar legislation, or automobile no-fault law;
6. first aid rendered at the scene of the accident;
7. any sickness or bodily illness;
8. air travel, except on a commercial aircraft operating on a regularly scheduled passenger route; or
9. injuries received as a consequence of the injured party's intoxication (alcohol or drug related); as defined by the laws of the jurisdiction where the loss occurred.

### **Who is covered and what activities are covered by the USA Softball Accident Plan?**

Individually Registered players, managers, coaches and scorekeepers are automatically covered for accidental injuries incurred during scheduled games, practices, tournaments and/or group travel as a team (directly to and from team activities). Other volunteers and spectators are not covered by this policy.

Teams who register with a USA Softball commissioner through a team registration process (rather than the Individual Registration process) must purchase this accident insurance through the USA Softball Team Insurance Plan if they want to be covered for accidental injuries. Only members who register with their USA Softball Commissioner through the USA Softball Individual Registration program are automatically covered for accident insurance.

### **Accident Insurance for JO (Youth) and Adult Players**

USA Softball Individual Registration automatically includes Accident Insurance with the USA Softball membership registration fee. Benefits provided are shown on previous page. Coverage is provided to the individual member and "follows" the player while they play on any USA Softball registered team, even if he/she plays on multiple teams. For more information, see page 30 for the USA Softball Individual Registration program.

USA Softball Team Registration does not include any insurance benefits; insurance must be purchased separately. Teams/leagues registering under this format may decide to purchase USA Softball Team Insurance with the following options: Accident Only, Liability Only or a Package plan of Accident & Liability insurance. Players and coaches are only covered for Accident insurance if their team has purchased USA Softball Accident Insurance for the year. If your team did not purchase Accident Insurance, you will not be covered for medical expenses if you are injured playing softball.

Regardless of when policy is purchased, USA Softball Team Insurance terminates on 12/31 and must be renewed in January of the following year for coverage to be continuous. For more information, see page 35 for USA Softball Team Insurance plans.

### **Accident Insurance for USA Softball Umpires**

See page 22 for a description of the USA Softball Umpire's Insurance.

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## **Frequently Asked Questions for USA Softball Accident Insurance Plans**

### **Q: When is my insurance effective?**

A: For Individually Registered USA Softball players, coaches, etc., registering for the first time, coverage begins on the day of registration (if try-outs occur before registration, the try-out is covered). For Individually Registered players and coaches who are renewing registration, they will be covered from January 1<sup>st</sup> of that year, provided they renew registrations by April of the renewal year.

For players and coaches buying the USA Softball Team Insurance Plan for the first time, they are covered from the day after postmark for mailed forms, or the day after their credit card transaction is approved. Renewing purchasers of the USA Softball Team Insurance Plan are covered effective January 1<sup>st</sup> of the renewal years, provided they renew prior to April 1<sup>st</sup>.

### **Q: Does the USA Softball Accident plan cover all of my medical expenses for an injury?**

A: No, like any insurance plan, there are limitations, most of which are outlined in the summary on the previous page. A claimant may expect to have some out-of-pocket expenses, beyond the deductible and coinsurance, after their claim is processed. This plan is not intended to be a healthcare policy (no sports association could afford to provide such a plan for its members).

Rather, it is designed to be a supplemental Accident policy to assist USA Softball members in covering most of their medical expenses. Benefits under this policy, including surgical procedures, are paid on a “usual and customary” basis, which is determined by geographic region. In addition, there is a deductible, coinsurance, and other limitations to the policy, which may result in out of pocket expense.

### **Q: What if a claimant does not have Primary Insurance?**

A: For those covered under the USA Softball Accident policy who have no other insurance, the USA Softball Accident policy would pay the claim on a primary basis, subject to the deductible and coinsurance (90/10%). As outlined above, you may incur many out of pocket expenses, even though the USA Softball policy provides a high-limit cushion for its members with the policy’s \$250,000 medical expense limit.

### **Q: Are spectators covered under the USA Softball Accident Policy?**

A: No.

### **Q: My adult softball team registered with the USA Softball as a team. Am I automatically covered for Accident insurance?**

A: No – under Team or League registration, you are only covered for Accident Insurance if your team/league also purchased the USA Softball Team Accident Insurance plan or the Liability/Accident Package plan. Many adult teams register with the USA Softball but do not purchase any insurance coverage for their players. Be sure to check with your team manager regarding insurance.

### **Q: Is Accident Insurance in place when Field Owner’s Insurance is purchased?**

A: No, the Field Owner Insurance is strictly a liability policy for the field owner and the facility itself. No accident or liability insurance is in place for the teams or players. For players to have accident coverage, their team or league should Individually Register with USA Softball or purchase the USA Softball Team Insurance plan separately.

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**Q: What if I go out of network for my primary insurance? Will the USA Softball Accident policy still cover my medical expenses?**

A: It is very important that a claimant follow their primary insurance carrier's eligibility criteria (e.g., to be treated in-network if required by HMO, etc.) in order for their claim to be eligible for coverage under USA Softball's Accident plan. If you do not follow your primary plan's guidelines and your expenses are denied by the primary carrier, they will also be denied coverage under the USA Softball Accident Plan.

**Q: My daughter suffered an injury to her mouth and teeth. Because of her age, her dentist advised she will need further treatment in three years. Will this be covered?**

A: No, treatment and medical expenses are covered under the USA Softball Accident plan for 52 weeks from the date of injury. Any treatments or medical expenses incurred after 52 weeks are not covered by the policy.

**Q: How can I make sure that my claim gets paid as quickly as possible?**

A: The most important thing you can do is to fill out the claim form completely and have it signed by a league official and your USA Softball State Commissioner before sending it to RPS Bollinger. Incomplete claim forms are the most common reason for delays in the claims process.

In addition, many delays are caused by claimants supplying the wrong types of bills with their claim. To avoid delays for this reason, please provide itemized bills (a "CMS-1500" is the standard form used by doctors and dentists; "UB-04" or "UB-92" are the standard forms used by hospitals). These forms are the only ones that provide the proper codes for treatment rendered, as well as important information regarding the Federal Tax ID number of your doctor or hospital. Claims cannot be processed without this information.

Furthermore, if you have primary insurance, you will need to include the explanation of benefits form (EOB) from your primary health insurance carrier along with your claim.

Please make sure to copy your claim form and bills for your records before sending your paperwork to RPS Bollinger.

## USA Softball General Liability Insurance Plan

### USA Softball General Liability Insurance General Information

The General Liability Policy is underwritten by Markel Insurance Company, rated "A (Excellent), XIII" by A.M. Best.

### General Description:

The USA Softball's Comprehensive General Liability policy provides coverage for:

- \$2,000,000 per occurrence/\$5,000,000 general aggregate limit for lawsuits arising out of Bodily Injury, Property Damage, or Personal Injury.
- In addition to the above, the policy provides for defense costs, legal fees, court costs and investigation costs for lawsuits alleging bodily injury, personal injury or property damage, even if such suits are groundless.

### Liability Policy Limits

\$2,000,000	per Occurrence Limit
\$5,000,000	per Team Aggregate Limit
\$2,000,000	Products/Comp Operations Aggregate Limit
\$2,000,000	Advertising/Personal Injury Limit
\$2,000,000	Sexual Abuse Liability Limit per Occurrence
\$2,000,000	Sexual Abuse Liability Aggregate Limit
\$300,000	Damages to Premises Rented by You
\$10,000	Medical Payments (to Non-Participants)
\$0	Deductible

### Exclusions under the USA Softball General Liability Policy:

1. Worker's compensation claims.
2. Damage to property owned by or in the care, custody and control of the insured.
3. Nuclear materials or nuclear energy liability.
4. Liability arising out of the distribution or consumption of alcoholic beverages, except for host liquor liability during non-athletic functions.
5. Liability arising out of riot, civil commotion or mob action.
6. Directors and Officers insurance coverage, or claims involving wrongful acts, errors & omissions or employment practices allegations. (This may be purchased separately by the leagues).
7. Absolute pollution exclusion.
8. Acts of terrorism.
9. Medical Payments to players and coaches (to be covered by an Accident Policy).
10. Property damage coverage to parked vehicles has been eliminated.

In addition to the exclusions outlined above and the usual exclusions found in the standard commercial general liability policy, there is no coverage for:

- **Automobile Liability**, meaning that **no coaches, volunteers or parents are covered for liability when transporting participants or for driving on behalf of the team or league;** nor is there any coverage for physical damage to vehicles being used on behalf of the team or league.

- **Alcohol Liability**, meaning no coverage is provided for the furnishing, serving or selling of any alcohol beverage; nor for acts of an intoxicated person.

### **Who is covered by the USA Softball General Liability policy?**

USA Softball, Local USA Softball Associations, Local USA Softball Commissioners, Officers of the USA Softball, Members of the Board of Directors of the USA Softball, All Employees of the USA Softball, All Voting Members of the USA Softball Council, Junior Olympic Commissioners, Deputy Commissioners, Player Reps/At-Large Player Reps, Umpires in Chief, All Registered Umpires, ACE Certified Coaches, Tournament Directors of USA Softball Sanctioned Tournaments (Individuals only – not incorporated entities), Scorekeepers acting on behalf of a USA Softball team or league, and others acting in official capacities as authorized representatives of the USA Softball.

### **How are Teams, Leagues, Players & Coaches covered under USA Softball's General Liability Policy?**

Individually Registered players and coaches, and teams and leagues that consist of 100% Individually Registered players and coaches, are covered *automatically* for general liability through the Individual Registration process.

Here's the link to the USA Softball web site: [www.RegisterUSASoftball.com](http://www.RegisterUSASoftball.com).

Teams and leagues who are not part of Individual Registration, and who register through a team registration process with a USA Softball commissioner are NOT AUTOMATICALLY covered for insurance. A Team or League who registers by paying a team registration fee to a commissioner must purchase insurance separately through the USA Softball Team Insurance Plan.

### **What is covered under the USA Softball General Liability Policy?**

A General Liability Policy provides coverage for claims that fall into four main areas: Bodily Injury, Property Damage to Others, Personal Injury and Medical Payments to Others.

The USA Softball Liability Policy covers accidental Bodily Injury claims arising out of a USA Softball Team's or League's sponsored/supervised activities. Some examples of Bodily Injury liability claims are:

- A spectator in the stands is injured by a pop fly and sues the team
- A base runner deliberately slides into the 2<sup>nd</sup> baseman, breaking her leg; the parents sue the team

Damage to the property of a third-party is also covered under the Property Damage section of the General Liability policy. However, property that you own or for which you are responsible on a 24-hour basis is not covered, and a separate property insurance policy should be purchased for that exposure. Please note property damage coverage to parked vehicles is excluded. Examples of Property Damage claims are:

- Damage to the windshield of a car driving by the field
- Vandalism to premises by attendees of a covered tournament
- Out of bounds ball breaks the window of a neighboring house

Personal Injury claims, examples of which are libel, slander and defamation, are also covered under the General Liability Policy.

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Medical Payments to others, such as injuries to spectators or others not affiliated with the USA Softball, are covered under the General Liability policy. This coverage is intended to provide reimbursement of medical expenses for non-serious injuries, such as a slip/fall by a spectator at the field. Because of the non-serious nature of these types of claims, no lawsuit is necessary on the part of the injured person in order to collect reimbursement. Note that no medical payments coverage is available to players or participants injured during softball or related activities under the General Liability policy.

### **Liability for Teams & Leagues**

USA Softball Individual Registration automatically includes Liability Insurance with the USA Softball membership registration fee for JO and Adult teams registering under this program. Coverage is granted to the individual member and “follows” the player while they play on any USA Softball registered team, even if he/she plays on multiple teams. For more information, see page 30 for USA Softball Individual Registration.

USA Softball Team/League Registration does not include any insurance benefits; insurance must be purchased separately by the team or league. Teams/leagues may opt to purchase USA Softball Team Insurance with options: Accident Only, Liability Only or a package plan of Accident & Liability. Regardless of when policy is purchased, USA Softball Team Insurance terminates on 12/31 and must be renewed in January of the following year for coverage to be continuous. For more information, see page 35 for USA Softball Team Insurance.

### **League Officers as Additional Insureds:**

Officers of leagues where 100% of the teams are USA Softball registered are automatically covered as Additional Insureds under the General Liability policy in their role as officers of the league. This extension of coverage is provided to officers even if their teams are not insured, whether because they did not Individually Register or did not buy insurance through the USA Softball Team Insurance Plan. For 100% registered teams/leagues, only the individual officers are covered for liability; the leagues who register with them have no coverage unless they buy into the insurance plan through Individual Registration or purchase Team Insurance.

Umpire Associations (as entities) and their officers in which 100% of the umpires are USA Softball registered are also automatically covered as Additional Insureds.

For additional information on Liability for Umpires and Umpire Associations, see page 22.

For additional information on Liability for Field Owners, see page 12.

## **Frequently Asked Questions for USA Softball General Liability Insurance**

**Q: When is my insurance effective?**

A: For Individually Registered USA Softball players, coaches, etc., registering for the first time, coverage begins on the day of registration (if try-outs occur before registration the try-out is covered). For Individually Registered players and coaches who are renewing registration, they will be covered from January 1<sup>st</sup> of that year, provided they renew registrations by April of the renewal year.

For players and coaches buying the USA Softball Team Insurance Plan for the first time, they are covered from the day after postmark for mailed forms, or the day after their credit card transaction is approved. Renewing purchasers of the USA Softball Team Insurance Plan are covered effective January 1<sup>st</sup> of the renewal years, provided they renew prior to April 1<sup>st</sup>.

**Q: Does the General Liability policy cover a team or league for all softball-related lawsuits?**

A: No, the coverage is limited to accusations of negligence with regard to Bodily Injury and Property Damage. There are many other types of incidents that may give rise to lawsuits against your team or league, which are not covered by the General Liability policy because they fall under different types of insurance that you would need to purchase elsewhere. These can include: Auto-related claims, covered by an Auto Liability policy; lawsuits that stem from decisions that your team/league makes, such as team selection, coach selection, etc., would be covered by D&O liability.

**Q: What is an example of a Bodily Injury claim?**

A: A player slides into 2<sup>nd</sup> base and breaks her leg. The league is served with a lawsuit and accused of negligence with regard to improperly installing the base, and this injury was the result.

**Q: What is an example of Property Damage claim?**

A: During a USA Softball tournament, a player hits a foul ball and breaks the windshield of a car driving on an adjacent street. The owner of the car seeks reimbursement for the cost of the replaced/repaired windshield.

**Q: Will Liability Insurance cover team members preparing the field before a game?**

A: Yes. If a participant is injured while preparing the field, such as lining or raking, and the injury is caused by the negligence of the team or league, then coverage applies; but only if the field preparation is incidental, such as lining or raking, and only if it is done immediately before or after a game.

**Q: Does the Liability Insurance cover Teams or Leagues when they participate in non-USA Softball Tournaments?**

A: Yes, teams insured through the Individual Registration or Team Insurance Liability plan are covered while participating in USA Softball and non-USA Softball tournaments.

**Q: Does my League have Liability insurance if they host a friendly or a tournament?**

A: If teams outside of your USA Softball Insured League are participating in the event, then you would need to purchase the USA Softball Tournament Insurance in order to be covered for this activity. Please see page 28 for more information.

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**Q: Are fundraisers covered for Liability?**

A: Yes. Fundraising activities, award dinners and team meetings are covered. Fundraisers must be typical, non-hazardous and incidental, such as bake sales and raffles. Activities such as carnivals, fireworks or bungee jumping would not be covered.

There is no liability coverage for the serving or selling of alcoholic beverages. The USA Softball Liability Insurance does not extend to national concessionaires or concessionaires at large stadiums – that exposure goes beyond the scope of USA Softball’s role in covering softball and related activities.

**Q: Will the USA Softball Liability Insurance cover a league’s concession stands?**

A: Yes, if the league is Individually Registered or has purchased Team Liability Insurance, the league’s operation of concession stands is covered. Note: There is no coverage for the sale, distribution or consumption of alcoholic beverages or for Worker’s Compensation claims. (Please note: National Concessionaires cannot be named as additional insured and teams and players are not covered while working in those concession stands).

**Q: Are coaches or parents covered for Auto Liability while driving players to a game, practice or tournament?**

A: No, there is no auto liability coverage under any USA Softball liability policies. Coverage for transporting participants is specifically excluded under the USA Softball Liability program, which means that the driver’s auto insurance (or that of the bus/van company, if hiring a bus/van for your team) will respond to any incidents. Always make sure that any drivers you select for carpooling or driving your team are adults (over 21) who are fully licensed, insured and have a clean driving record.

## USA Softball Field Owner's Liability Insurance Plan

### USA Softball General Liability Insurance General Information

The General Liability Policy is underwritten by Markel Insurance Company, rated "A (Excellent), XIII" by A.M. Best.

### Who can purchase Field Owner's Liability?

This plan is available to owners of fields on which USA Softball softball is played. This liability plan is only offered to field owners who require all teams at their facility to register with USA Softball, since coverage is in effect only when USA Softball registered teams are practicing or playing softball. Field owner entities who are eligible for this plan include cities, counties and public entities. The request for this coverage must go through the local USA Softball Commissioner in order to be approved. Teams and leagues cannot purchase this coverage; they can only be insured by USA Softball Team Insurance or USA Softball Individual Registration plans.

### USA Softball Field Owner's Liability Policy Limits

\$2,000,000	per Occurrence Limit for Bodily Injury and Property Damage
\$5,000,000	per Location Aggregate Limit
\$2,000,000	Products/Comp Operations Aggregate Limit
\$2,000,000	Advertising/Personal Injury Limit
\$2,000,000	Sexual Abuse Liability Limit per Occurrence.
\$2,000,000	Sexual Abuse Liability Aggregate Limit
\$300,000	Damage to Premises Rented by You
\$10,000	Medical Payments (to non-participants)
\$0	Deductible

Two Field Owner Plan options are available:

### Plan A - Waivers Required

Under this plan, ALL players are required to sign an approved USA Softball Waiver and Release Form. In the case of Junior Olympic (youth) players, a parental waiver is required. For lawsuits brought against the field owner by a player, coverage is provided only if that player has signed a waiver and the field owner can provide the signed waiver at claim time. **No coverage is provided for lawsuits against the field owner that are brought by players who have not signed waivers.**

Signed waivers must be kept on file by the field owner for a minimum of five years. One premium covers all fields owned by the field owner.

**Cost of Plan A: \$500 per year**

### Plan B – Waivers Optional

For those field owners who are unable to obtain signed waivers from ALL players, this plan provides coverage for player lawsuits, regardless of whether the player has signed a waiver. We strongly recommend that the field owner obtain signed waivers from as many players as possible

to establish a good defense at claim time. Waivers have been proven to be a deterrent against frivolous lawsuits. One premium covers all fields owned by the field owner.

**Cost of Plan B: \$1,500 per year**

Note: Lawsuits brought by spectators or bystanders against the field owner are covered according to the terms of the policy under both Plan A and Plan B.

**Important: Only Field Owners can purchase this coverage. It is not available to USA Softball teams and leagues.**

The field owner's certificates of insurance and yearly renewal invoices are mailed to the Commissioner of the Local USA Softball Association to verify that all teams playing at the field owner's facilities are USA Softball registered. Once USA Softball registration is confirmed, the USA Softball Commissioner will forward the certificates of insurance (proof of liability coverage) to the field owner. It is important to stress to field owners choosing the "Waivers Required" plan that they are responsible for keeping the waiver forms on file for a minimum of five years.

Policies that renew prior to April 1<sup>st</sup>, will have no lapse in coverage and will be effective back to January 1<sup>st</sup>. For renewals received on or after April 1<sup>st</sup>, effective date will be the day after postmark on the envelope.

**Frequently Asked Questions about Field Owner's Liability Insurance**

**Q: Who is covered under the Field Owner's Liability Insurance Program?**

A: Only the Field Owner is protected from lawsuits (alleging bodily injury, property damage or personal injury) that arise out of the play of USA Softball Softball by USA Softball registered teams on the insured fields. Teams and leagues may not purchase the fieldowners coverage.

**Q: What Options are available to Field Owners?**

A: The Field Owner has two options: Plan A, "Waivers Required," costs \$500 and the Field Owner must obtain signed Waiver & Release forms from all players using the fields; Plan B, "Waivers Optional," has no Waiver & Release requirement, and the premium is \$1,500 per year.

**Q: Are those the only Liability Insurance options for a Field Owner?**

A: No. A 3<sup>rd</sup> option is available for the Field Owner to obtain liability coverage at NO CHARGE. The Field Owner simply needs to require that all softball teams who use the fields are insured through the USA Softball Insurance Program and add the Field Owner as an Additional Insured. (All teams must either obtain insurance by joining USA Softball through Individual Registration, or by purchasing USA Softball Team Liability insurance.) The Field Owner must then request that every team or league name the Field Owner as an additional insured -- then the Field Owner will be protected for liability insurance.

**Q: Under Plan A, who should obtain and keep the signed Waiver & Release forms?**

A: The Field Owner is responsible for this, since he/she is the one who is indemnified by the Waiver forms, and because he/she is the one protected by the liability policy. The Field Owner must produce the waiver in the event of a claim in order for coverage to apply. We recommend the Waiver & Release forms be kept on file for at least 5 years.

**Q: Does a Field Owner have to use the Waiver & Release forms supplied by RPS Bollinger?**

A: No. A Field Owner can use his/her own forms **IF** they meet the specifications outlined by RPS Bollinger, which are sent to the Field Owner with the Certificate of Insurance.

**Q: What if a player is seriously injured and sues for damages – if they name the Field Owner, the league and the umpire in the lawsuit, are they all covered by the USA Softball Field Owners Liability policy?**

A: No. Only the Field Owner will be defended for claims under the Field Owners' liability policy. The league and the umpire will need to be insured through other USA Softball plans in order to be covered for this claim.

**Q: Will coverage be provided for a lawsuit against the Field Owner from a pick-up player who has not signed a Waiver form?**

A: Possibly. If the Field Owner has made a diligent effort to obtain signed releases on a regular systematic basis from all USA Softball players, there would be coverage for such an exception.

**Q: Do spectators and bystanders have to sign Waiver & Release forms?**

A: No. There is no requirement under any Plan Option for spectators to sign the Waiver & Release forms. The Field Owner is fully protected from lawsuits from spectators or bystanders that arise out of the play of USA Softball on the covered fields.

**Q: Are Field Inspections required for insurance to apply?**

A: Liability coverage will not be affected if you do not do formal Field Inspections. However, we strongly encourage all field owners to maintain and inspect their fields regularly. All field owners insured under this plan are asked to conduct field inspections on all fields and surrounding premises to ensure that they are safe, playable and hazard free. Inspection Forms will be provided to Field Owners as part of the liability packet.

**Q: Does the Field Owner Plan cover lawsuits arising out of injuries on playgrounds or nearby streets?**

A: No. Coverage is restricted to claims arising out of injuries that result from the play or practice of USA Softball on the Field Owner's fields. Thus, injuries occurring on adjoining playgrounds, nearby streets or parking lots are not covered unless they are the direct result of the play of USA Softball. Claims stemming from these areas of the facility would fall under the Field Owner's own insurance.

**Q: If a foul ball hits a car that is parked in the field's parking lot, is there coverage?**

A: No, there is no coverage to property damage to parked vehicles.

**Q: Are there risk management and safety guidelines available for Field Owners?**

A: Yes. The USA Softball provides the following materials for Field Owners:

1. General Safety & Maintenance Guidelines for your fields
2. Pre-Game Safety Check List
3. Player Waiver and Release Forms
4. Suggested Field Inspection Forms
5. Information on USA Softball's Team Insurance Plans for all teams that use your fields

Each of these documents can be found on-line at [www.RPSBollinger.com](http://www.RPSBollinger.com).

## **Directors & Officers Liability Insurance**

**(Note: The USA Softball D&O plan described below is available only for Not-for-Profit Organizations, in all states except Washington. If your organization is for-profit, please contact RPS Bollinger for details on a separate plan and pricing.)**

D&O Liability insurance is provided automatically for Local USA Softball Associations and their Commissioners. USA Softball Teams, USA Softball Leagues and USA Softball Umpire Associations who want D&O Liability coverage must purchase the insurance separately for their organization. The D&O Liability plan provides a key element of protection from certain kinds of common lawsuits that are not covered by General Liability insurance.

### **Directors & Officers Liability Insurance General Information**

The Directors & Officers Liability Insurance is underwritten by Chubb Group of Insurance Companies, rated “A+ (Superior), XV” by A.M. Best.

### **What is Directors & Officers Liability?**

Directors & Officers Liability insurance provides protection for lawsuits alleging damages for the “wrongful acts, errors and omissions, or employment practices of your league.” This insurance does not provide coverage for claims involving bodily injury (lawsuits stemming from bodily injury are covered under a General Liability policy).

The name “Directors & Officers” liability is confusing to everyone. Most people think they need the coverage in case their Board Members are sued. This is only partially true. The distinction between this policy and general liability is WHAT you are sued for – not WHO is sued. Therefore, if the claim alleges wrongful acts, discrimination or other types of errors or omissions – regardless of WHO is being sued – that claim can only be covered by a D&O policy. Similarly, if you are being sued because someone was injured (Bodily Injury) or your team vandalized the locker rooms (Property Damage), that claim would fall under the General Liability policy – even if a board member is the one who is sued.

### **Some Examples of Covered Claims under the Directors & Officers Liability Plan:**

- **Discrimination**  
Lawsuits claiming discrimination – whether racial, ethnic- or gender-based or in other forms – can be costly for sports organizations. Leagues can be sued for discrimination when choosing all-star or select teams; umpire associations can be sued for bias in giving certain umpires better games or opportunities than others; coaches can sue for discrimination if they feel they were terminated for reasons other than their performance on the field.
- **Wrongful Suspension of Player**  
When scholarships are potentially on the line, you can be sued for how your league disciplines players or enforces suspensions, even when those actions are based upon clearly-defined guidelines within your organization.

- Wrongful Dismissal of Coaches  
Lawsuits may arise when you discipline or select your coaching staff. Often organizations must tackle the tough question of whether parents may be involved in the coaching of their children’s teams. An organization’s decision to allow or disallow a coach’s participation may result in a lawsuit.

**Directors & Officers Liability Policy Limits**

**Option 1:**

Policy Limit:	\$1,000,000 per claim
Limit per Policy Term:	\$1,000,000 total payments
Deductible Amount:	\$0 per claim
Annual Premium per League:	<b>\$495</b>

**Option 2:**

Policy Limit	\$2,000,000 per claim
Limit per Policy Term:	\$2,000,000 total payments
Deductible Amount:	\$0 per claim
Annual Premium per League:	<b>\$963</b>

This plan does not provide coverage for lawsuits involving bodily injury or property damage. Those types of claims can be covered under the league’s or association’s General Liability policy.

**Important features: Defense Costs and coverage for Non-Monetary Damages**

D&O claims are relatively rare in well-run sports organizations. However, even when frivolous claims are brought with seemingly little merit, it costs money to defend them in court and to get those charges dismissed. The D&O policy benefits are most commonly used to pay for defense costs, since (fortunately) judgments are infrequently granted by courts for the most common types of sports claims.

Another notable feature of the USA Softball D&O plan is that it specifically provides coverage for claims demanding injunctive relief or non-monetary damages. These types of lawsuits typically ask to have a player reinstated to the team, or to move a championship game to a different date for religious reasons, for example. Not all D&O policies provide such coverage, but you can rely on the USA Softball D&O policy to provide you with the defense costs you need to respond to such claims.

**Claims-Made Basis**

The policy is written on a “claims-made basis”, which means the policy must be in force when the claim is made (or the lawsuit is filed) in order for the claim to be eligible for coverage. All D&O policies are written on a claims-made basis, which is different from the “occurrence basis” that you find in General Liability policies. Under an occurrence-basis policy, the liability policy in force at the time of the incident that gave rise to the claim will respond to the lawsuit – even if the incident occurred many years ago.

Under claims-made, the rules are more restrictive: the policy that is in force when the lawsuit is made will cover the claim – as long as there was a D&O policy in force when the incident occurred. If your league is sued today for an incident that happened during the current term of your D&O policy, there is no problem – your current policy will respond to that claim because it happened *and was reported* during your policy period. The claims-made feature gets tricky when you are sued for an incident that happened a few years ago. In this case your D&O policy can only “reach back” to cover a prior incident if there was a D&O policy in place when the incident happened AND a policy in place now when the “claim is made.”

### **Directors & Officers Liability for Leagues and Umpire Associations**

Please see page 18 for information on purchasing D&O Liability under “Optional Insurance Plans”. This coverage is available only to not-for-profit associations.

## **Frequently Asked Questions about Directors & Officers Liability**

**Q: One of our board members has been sued because a player in the league was injured – is this a D&O claim?**

A: No. This is a General Liability claim (because the trigger for coverage is bodily injury). The board member would look for coverage under the league’s USA Softball General Liability policy. Teams/Leagues should not be purchasing D&O coverage for this type of claim.

**Q: A board member casts the deciding vote to have a player suspended due to a league’s rule violation. The parents allege discrimination and sue the board member and the league. Is this a covered type of D&O claim?**

A: Yes. Claims that stem from the board or a board member’s making a rule or policy decision are exactly the types of claims covered on the D&O policy.

**Q: I paid the premium for one year, but my policy says it is effective for 3 years. Can you explain this?**

A: The USA Softball’s D&O Liability plan is structured with a 3-year policy term, billed in annual installments. If you purchased a policy in 2012, your policy will not expire until 2015 (as long as you pay the annual premium installments). RPS Bollinger will bill you each year for the premium installment.

**Q: I thought the premium for this coverage was \$385 per year. Has the price gone up?**

A: Yes – after 1/1/13, the annual cost per year will be \$450 for new policies and for those policies renewing their 3-year policy term. If your D&O policy is still in the middle of its 3-year policy period, your annual installment will be \$385 per year until the policy renews to its new 3-year term – at which point the cost will go up to \$450 per year. Therefore, you may pay \$385 this year for your policy (if you are still mid-term), while a neighboring league may be charged \$450 this year, if they have started a new 3-year term or if they are buying coverage for the first time.

**Q: Once I purchase the coverage, when can I expect a copy of the policy?**

A: You can expect to receive your D&O policy from RPS Bollinger within thirty days. Because this is a three-year policy, you will only get one copy of the policy once every three years. There will be no changes in coverage or pricing during that three year period. RPS Bollinger will send your annual premium installment bill each year during the three-year period. If for some reason, you need another copy of the policy before the policy renews, please contact RPS Bollinger.

## **Optional Insurance Plans for Teams, Leagues and Umpire Associations**

USA Softball Teams and Leagues should consider solidifying their insurance program by purchasing D&O, Crime and Equipment Insurance. These plans are offered on a voluntary basis to registered USA Softball Umpire Associations and to USA Softball teams and leagues. For the D&O and Crime coverages, the plan coverages and costs outlined below are available only to not-for-profit organizations. If your team, league or association is for-profit, please contact RPS Bollinger to obtain a proposal.

In addition, the D&O and Crime plans are not available in the state of Washington.

### **USA Softball Directors & Officers Liability for Teams, Leagues and Associations**

This plan provides protection for lawsuits against Teams, Leagues and Associations, including their individual directors, officers and volunteers for wrongful acts or errors and omissions claims. The policy is not only limited to protecting the board's officers and directors; it provides protection for any individuals or volunteers acting in an official capacity on behalf of the League. The D&O policy also provides coverage for suits brought against the league or association as an entity.

Examples of some types of claims covered by this policy: Lawsuits seeking damages for discrimination, wrongful suspension of players, acts beyond the authority of the league, wrongful dismissal of coaches, matters relating to eligibility or other types of wrongful acts.

D&O Liability does not provide coverage for lawsuits involving bodily injury or property damage. Those types of claims are covered under the league's or association's General Liability policy.

Please note: This D&O plan is written on a "claims made basis." All claims under this policy must be reported to the insurance company within the policy term.

#### **Option 1:**

Policy Limit:	\$1,000,000 per claim
Limit per Policy Term:	\$1,000,000 total payments
Deductible Amount:	\$0 per claim
Annual Premium per year:	<b>\$495</b>

#### **Option 2:**

Policy Limit	\$2,000,000 per claim
Limit per Policy Term:	\$2,000,000 total payments
Deductible Amount:	\$0 per claim
Annual Premium per year:	<b>\$963</b>

**For more information on Directors and Officers Liability, please see pages 15-17.**

## **USA Softball Crime Insurance for Teams, Leagues and Umpires' Associations**

This newly designed plan provides protection for Sports Organizations against the financial loss caused by the dishonest disappearance of money, securities or financial instruments. The Crime Insurance program has been expanded to cover the exposures of today's sports organizations, whether the crime is committed by an officers, volunteer or employee. The policy includes the following package of coverages:

### **Policy Limits:**

Employee/Volunteer Theft Limit:	\$25,000 per loss
Theft (on premises/off premises)	\$10,000 per loss
Depositor's Forgery Coverage:	\$10,000 per loss
Computer Fraud Coverage:	\$10,000 per loss
Funds Transfer Coverage:	\$10,000 per loss
Client Coverage:	\$10,000 per loss
Social Engineering Fraud:	\$10,000 per loss
Expense Limit:	\$5,000 per loss
Deductible:	\$250 per claim

### Annual Premium:

Option 1) Limits as shown	\$260
Option 2) Increase Employee Dishonesty to \$50,000; other limits as shown	\$326
Option 3) Increase Employee Dishonesty to \$100,000; other limits as shown	\$392

Examples of claims covered under this plan are: the treasurer of the league embezzles money from the league's accounts over a period of months to take an expensive vacation; or, a volunteer working at your league's concession stand steals the day's receipts from the cash register.

The Crime policy is written on a claims-made basis, which means the claim must be made (or lawsuit filed) during the policy term in order for the claim to be covered.

## **Frequently Asked Questions about Crime Insurance**

**Q: My league's scoreboard and sports equipment were stolen over the weekend. Is this covered by Crime insurance?**

A: No – Crime Insurance protects your league for financial losses due to theft, embezzlement or dishonest disappearance. It does not provide coverage for equipment or other property you own.

**Q: Our treasurer stole \$20,000 per year from our account over a period of three years, for a total of \$60,000. We have had Crime Insurance for the past five years through USA Softball. Is this a covered claim? And, can we make three separate claims for each year (\$20,000 each) and collect the \$60,000 we lost?**

A: Yes and no. This type of embezzlement by your treasurer is exactly the type of loss that would be covered by the Crime policy. However, since this embezzlement was done by the same person over a period of time, this would be considered one incident and the most you could collect would be the maximum per claim limit of \$25,000.

However, if your treasurer embezzled from you one year and in the following year, your office safe was robbed of all the cash you had on hand, those would be considered two different claims and you would be eligible to collect up to the maximum limit for each of those incidents.

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**Q: A computer hacker accesses our league's bank account information and wipes out all of our funds. Would this be a covered claim?**

A: No. Computer Fraud is not a covered cause of loss under the USA Softball program.

## **USA Softball Equipment Insurance Plan for Teams, Leagues and Associations**

Under the USA Softball Equipment Insurance Plan, equipment owned by a Team or League is protected against loss, including fire and theft. Coverage applies up to the full replacement cost value of each piece of Equipment (subject to the policy limits). Types of equipment eligible for this coverage include: sports equipment, portable scoreboards, office equipment, kitchen equipment (for concession stands), and portable concession stands (including trailer-type). Golf carts and other motorized vehicles are not eligible to be insured under this policy.

### **Equipment Policy Limits**

Limit: Total Replacement cost value of all equipment to be insured  
(Policy limit reflects the total amount of equipment you want to insure)  
Deductible: **\$250 per claim (increased from \$100 in 2015)**

### **Policy Exclusions**

Standard exclusions on this policy include: mysterious disappearance, wear and tear, inventory shortage, loss of money or securities, loss or damage by flood. All Equipment must be insured to full replacement cost value. No coverage applies to items of equipment that are loaned or given out to players, volunteers, coaches or others.

**Premium:** To calculate the premium, multiply the value of the equipment by \$0.0158. **Starting in 2015 there is also a \$500 deductible available with a rate of 0.0150.** Or call RPS Bollinger for a quote.

Premium Calculation Examples:

- 1) \$5,000 policy limit X \$0.0158 = \$79.00 (actual cost of policy = \$100 minimum premium)
- 2) \$25,000 policy limit X \$0.0158 = \$395.00

### **Important Documentation:**

Please provide a completed inventory list (including each type of equipment and their replacement cost value) with your application and premium in order for coverage to be bound. For each item over \$2,500 in value, please provide a detailed description (name, make, model, and serial #).

## **Frequently Asked Questions about Equipment Insurance**

**Q: If we have an Equipment policy in place and we buy some new sports equipment during the year, will it be insured right away or do we have to wait until renewal?**

A: The policy can be endorsed to include the new equipment. You will need to provide RPS Bollinger with the additional information so that we can give you a quote to cover the new items. The insurance will be bound for the new equipment once RPS Bollinger receives the additional premium.

**Q: If our equipment inventory did not change upon renewal, do we need to send the inventory list again?**

A: No, just provide a note to RPS Bollinger indicating there is no change with your renewal information.

## **USA Softball Umpire Insurance Program**

Registered USA Softball Umpires are insured by the USA Softball Umpire Insurance policies when they umpire games, tournaments and clinic activities, as long as those activities involve USA Softball registered teams and are authorized by a USA Softball Commissioner (or his/her designee) or by the USA Softball National Office. In 2016, coverage for Scholastic and Collegiate Softball events was added.

All umpires registered with the USA Softball are automatically covered during the calendar year for Liability and Accident Insurance plans as described below.

### **USA Softball Umpire Liability Insurance**

Underwritten by Markel Insurance Company, rated "A (Excellent), XIII" by A.M. Best.

All umpires who register with USA Softball are automatically protected under the USA Softball General Liability policy. The policy covers umpires for lawsuits involving bodily injury, personal injury or property damage arising in the course of their duties as a USA Softball Umpire.

### **Liability Policy Limits**

\$2,000,000	per occurrence limit
\$5,000,000	per aggregate limit
\$2,000,000	Products/Completed Operations aggregate limit
\$2,000,000	Advertising/Personal Injury limit
\$2,000,000	Sexual Abuse Liability limit per occurrence
\$2,000,000	Sexual Abuse Liability aggregate limit
\$300,000	Damage to Premises Rented by You
\$10,000	Medical Payments (to non-participants)

### **USA Softball Accident Medical Insurance**

Underwritten by Markel Insurance Company, rated "A (Excellent), XIII" by A.M. Best.

USA Softball Umpires are covered for accidental injury arising out of participation in amateur softball activities. These include USA Softball sanctioned games, practices, clinics and tournaments.

### **Accident Policy Limits**

\$100,000	Accident Medical/Dental Expense limit
\$2,000	Accidental Death/\$4,000 Accidental Dismemberment benefit
\$2,500	Physical Therapy/Chiropractic limit (subject to \$100 max per visit) per claim
\$1,000	Durable Medical Equipment limit per claim
\$1,000	Rx limit per claim
\$250	Deductible per claim
\$25,000	Sublimit for Medical Expenses resulting from direct travel to and from USA Softball assignments
90/10%	Coinsurance

This is **EXCESS** insurance and only comes into play after a claimant has utilized their personal, group medical insurance, or any health benefit plan, first. If they have no other applicable insurance, this policy will pay on a primary basis, subject to the deductible and other terms and conditions of the policy.

**Accident Policy Limitations:** Benefits, including surgical procedures, are paid on a usual and customary basis. The policy only covers medical and dental bills which are incurred within 52 weeks of the date of injury. Medical services must begin within 60 days of accident; dental treatment must start within 180 days. Claim forms must be submitted within 90 days or up to one year from the date of injury. There is a 90/10% coinsurance under this policy.

**Please note:** *It is very important that a claimant follow their primary insurance carrier's eligibility criteria (for example, to be treated in-network, if required by HMO) in order for their claim to be eligible for coverage under the USA Softball Accident plan. If you do not follow your primary plan's guidelines and your expenses are denied by the primary carrier, they will also be ineligible for coverage under the USA Softball Accident Plan.*

### **Notable Exclusions under the Accident Plan**

No benefits will be paid for a loss caused by or resulting in the following:

1. service or treatment rendered by a doctor or any other person employed or retained by the Policyholder;
2. eyeglasses or contact lenses, hearing aids or the examination for the prescription or fitting thereof;
3. expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
4. hernia of any kind;
5. injury covered by worker's compensation or similar legislation, or automobile no-fault law;
6. first aid rendered at the scene of the accident;
7. any sickness or bodily illness;
8. air travel, except on a commercial aircraft operating on a regularly scheduled passenger route; or
9. injuries received as a consequence of the injured party's intoxication (alcohol or drug related); as defined by the laws of the jurisdiction where the loss occurred.

### **Frequently Asked Questions about Umpire's Insurance**

**Q: When are registered USA Softball Umpires covered by the Umpire Insurance plans?**

A: USA Softball Umpires are covered when they umpire games and tournaments involving USA Softball registered teams and when the event has been authorized by a USA Softball Commissioner or his/her designee or authorized by the USA Softball National Office.

**Q: Are there any instances when USA Softball Umpires are covered for officiating non-USA Softball games?**

A: Yes, there are very rare circumstances when an umpire is covered while officiating non-USA Softball games. In some cases, for example, an umpire may be assigned to a game by their USA Softball Commissioner or the USA Softball National Office staff even though one team may not be USA Softball registered.

**Q: When is a USA Softball Umpire's Insurance effective?**

A: Upon registering with USA Softball for the first time; or, if renewing membership, coverage is effective from 1/1 to 12/31 each year.

**Q: Does the General Liability policy cover a USA Softball Umpire for all softball-related lawsuits?** A: No, the coverage is limited to accusations of negligence arising out of incidents involving Bodily Injury and Property Damage. There are many other types of lawsuits, which are not covered by the General Liability policy because they are meant to be insured under other specific types of liability insurance. These exposures, such as lawsuits arising out of automobile liability (insurable under an auto liability policy), or those that allege discrimination, or other types of wrongful acts (insurable under a D&O policy), are specifically excluded under the General Liability policy.

**Q: Does the USA Softball Umpire Accident plan cover all of my medical expenses for any injury I receive on the field?**

A: No, like any insurance plan, there are limitations, most of which are listed in the USA Softball Accident plan description. This policy is provided to USA Softball Umpires to help offset medical bills you may incur as a result of your participation in softball activities. The policy is not, however, meant to be a full healthcare program. Therefore, you may expect to have out-of-pocket expenses, beyond the deductible and coinsurance after your claim is processed. The policy pays on a "Usual and Customary" basis, which calculates the average charge for a particular medical treatment or service in your area and pays the policy benefits based on those averages, which are determined by geographic region. In addition, there are sublimits such as the \$1,000 maximum limit on prescription drugs. Therefore, payments by this policy may be less than what your physician or medical service provider has charged you.

**Q: What if I do not have any other (primary) insurance? Will the USA Softball plan take care of all of my bills?**

A: For USA Softball Umpires with no other insurance, the USA Softball Accident policy would pay the claim on a primary basis, subject to the \$250 deductible and coinsurance (90/10%). As outlined above, you may incur many out of pocket expenses, even though the USA Softball policy provides a high-limit cushion for its members with the policy's \$100,000 medical expense limit.

**Q: The hospital is asking for pre-authorization of the surgery I am scheduled to have. Who do I contact to get this pre-approval?**

A: The USA Softball and its claims administrator, RPS Bollinger, do not pre-approve procedures with medical providers in the way that is sometimes done by insurance companies who provide healthcare plans. The USA Softball accident plan is not health insurance, but rather, it is an accident policy designed to reimburse you for expenses incurred as a result of a softball injury. No pre- authorizations are necessary; however, that does not mean that all expenses will be covered by the USA Softball policy.

**Q: What if I go out of network (under my primary insurance)? Will the USA Softball Accident policy still cover my medical expenses?**

A: That depends. If you do not follow your primary plan's guidelines and your expenses are denied by the primary carrier, they will also be denied for coverage under the USA Softball Accident Plan. It is very important, therefore, that you follow your primary insurance carrier's eligibility criteria (for example, to be treated in-network if required by HMO) in order for the claim to be eligible for coverage under USA Softball's Accident plan.

**Q: I got hit with a ball to the mouth that knocked out a tooth implant. I now have to have this replaced. Will this treatment be covered?**

A: No. The USA Softball Accident policy only covers injuries to natural teeth and does not cover damage to implants, dentures or bridges that you may have in place.

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**Q: How can I make sure that my claim gets paid as quickly as possible?**

The most important thing you can do is to fill out the claim form completely and have it signed by a league official and your USA Softball State Commissioner before sending it to RPS Bollinger. Incomplete claim forms are the most common reason for delays in the claims process.

In addition, many delays are caused by claimants supplying the wrong types of bills with their claim. To avoid delays for this reason, please provide itemized bills (a “CMS-1500” is the standard form used by doctors and dentists; “UB-04” or “UB-92” are the standard forms used by hospitals).

These forms are the only ones that provide the proper codes for treatment rendered, as well as important information regarding the Federal Tax ID number of your doctor or hospital. Claims cannot be processed without this information.

Furthermore, if you have primary insurance, you will need to include the explanation of benefits form (EOB) from your primary health insurance carrier along with your claim.

Please make sure to copy your claim form and bills for your records before sending your paperwork to RPS Bollinger.

**Q: Does my USA Softball Umpire registration include coverage for game fee reimbursement if I miss games due to my injuries?**

A: Game fee reimbursement coverage is only offered through the All-Sports Insurance Plan for USA Softball Umpires. Coverage must be purchased by your local USA Softball Umpire Association or local USA Softball Association. See the next section for more information on how this plan works.

## Sports Officials Insurance Plan for USA Umpires

As a USA Softball Registered Umpire, you receive many benefits of membership, including liability and accident insurance to cover you when you are performing your duties as a USA Softball umpire. Many USA Softball umpires also officiate other sports, where insurance may not be provided or may be very expensive. As a benefit of USA Softball membership, USA Softball Umpire Associations can purchase Liability and Accident insurance at a very reasonable cost to protect their umpires when officiating other sports.

### Program Policy Limits and Description

#### **General Liability:**

\$1,000,000	per occurrence limit
\$3,000,000	per aggregate limit
\$2,000,000	Products/Completed Operations aggregate limit
\$2,000,000	Advertising/Personal Injury limit
\$1,000,000	Sexual Abuse Liability limit per occurrence
\$2,000,000	Sexual Abuse Liability aggregate limit
\$100,000	Damage to Premises Rented by You
\$ 5,000	Medical Payments (to non-participants)

#### **Accident Coverage:**

\$100,000	Accident Medical/Dental Expense limit
\$10,000	Accidental Death
\$10,000	Accidental Dismemberment benefit
\$2,500	Physical Therapy/Chiropractic limit (subject to \$100 max per visit)
\$1,000	Durable Medical Equipment limit
\$1,000	Rx limit
\$250	Deductible per claim (regardless of primary insurance, if any)

#### **Game Fee Reimbursement:**

\$2,500	Maximum limit per policy term
	Covers up to \$200 per week in missed game fees for 26 weeks maximum
	7-day Waiting Period (acts as deductible)

#### **Covered Activities:**

Under this program, registered USA Softball Umpires are insured when officiating **any other amateur sport** at the Recreation, High School, Junior College or College level. The plan does not cover non-USA Softball Softball, except for SCMAF Softball. There is no coverage for Umpires when officiating softball for competing softball organizations (such as USSSA, NSA, etc.).

Premium is \$25 per official. To purchase coverage, the Umpires Association must have a **minimum of ten umpires** (or a \$250 minimum premium will apply).

Policy term: Annually from January 1<sup>st</sup> to December 31<sup>st</sup> each year.

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## **Frequently Asked Questions about Sports Officials Insurance**

**Q: Can individual umpires purchase the All-Sports Officials coverage directly?**

A: No, coverage must be purchased by your local USA Softball Umpire Associations or your local USA Softball Association on a group basis.

**Q: I'm a USA Softball Umpire who only umpires USA Softball games. Why should I enroll in the Sports Officials Plan for USA Softball Umpires?**

A: Many umpires' associations purchase this coverage in order to obtain the Game Fee Reimbursement benefit for their USA Softball umpires.

**Q: Am I covered while officiating any kind of softball games?**

A: No, the plan only covers USA Softball softball, High School, Junior College, College and (in California) SCMAF softball. No coverage is provided for officiating softball for competing softball organizations.

**Q: I suffered an injury but did not seek medical treatment. Can I still make a claim for game fee reimbursement?**

A: No. In order to obtain benefits under this policy, you must seek medical treatment within 60 days from the date of injury. To file a claim for game fee reimbursement, you will need to submit the doctor's diagnosis of the injury and the medical reason(s) for missing the games for which you are requesting reimbursement.

## **USA Softball Insurance Plan for Sanctioned Tournaments & Clinics**

To ensure that participants, sponsors and organizers of USA Softball sanctioned tournaments and clinics are properly insured, event planners should consider purchasing USA Softball Tournament and Clinic insurance. These plans are designed to cover events where participants are registered with the USA Softball, but where some or all participants are not insured under the USA Softball Accident and Liability Insurance plans.

Under the USA Softball Tournament and Clinic plan, liability and accident coverage can be purchased as a package or separately. Tournaments that consist of 100% USA Softball Individually Registered Teams would not need to purchase this tournament coverage, as they are already insured through USA Softball Individual Registration insurance. In this case, the tournament director or the league organizing the tournament simply needs to request a certificate of liability insurance naming the tournament as an additional insured under the USA Softball Individual Registration Liability plan and they and the tournament will be *insured at no charge*.

However, if the tournament's participating teams are not Individually Registered with USA Softball, which happens with some JO (youth) tournaments and with most adult tournaments, the USA Softball Tournament Insurance Plan is an easy, inexpensive way to insure the Tournament and its directors and sponsors for Liability, and to provide Accident coverage for the players.

**To apply for the USA Softball Tournament/Clinic insurance plans, the enrollment form (application) must be signed by your USA Softball Commissioner to verify that this is a sanctioned USA Softball event. Purchase coverage on-line at [www.RPSBollinger.com](http://www.RPSBollinger.com)**

### **USA Softball Tournament & Clinic Liability Insurance**

Liability coverage is provided for the tournament/clinic and its participants (including players, coaches, managers and scorekeepers), as well as the clinic/tournament directors and event sponsors. The policy provides coverage for claims or lawsuits involving Bodily Injury, Personal Injury or Property Damage arising out of the operation of USA Softball Sanctioned clinics/tournaments. Field Owners can be included as Additional Insureds at no additional cost. Liability can be purchased as a package with the Accident plan, or as a stand-alone coverage.

#### **USA Softball Tournament/Clinic General Liability limits:**

- \$2,000,000 per occurrence limit
- \$5,000,000 per aggregate limit
- \$2,000,000 Products/Completed Operations aggregate limit
- \$2,000,000 Advertising/Personal Injury limit
- \$2,000,000 Sexual Abuse Liability limit per occurrence
- \$2,000,000 Sexual Abuse Liability aggregate limit
- \$300,000 Damage to Premises Rented by You
- \$10,000 Medical Payments (to non-participants)

### **USA Softball Tournament/Clinic Accident Insurance**

For those events purchasing the USA Softball Tournament/Clinic Accident plan, coverage is provided to all participants for the practice and play of softball and related event activities. This coverage is written on an excess basis which means that the policy is secondary over any valid and collectible

health care plan. If no other coverage is in force, this policy will pay on a primary basis subject to the deductible and 90/10% coinsurance.

#### **Accident Policy Limits**

\$250,000	Accident Medical/Dental Expense limit
\$2,000	Accidental Death/\$4,000 Accidental Dismemberment benefit
\$2,500	Physical Therapy/Chiropractic limit (subject to \$100 max per visit) per claim
\$1,000	Durable Medical Equipment limit per claim
\$1,000	Rx limit per claim
\$250	Deductible per claim
90/10%	Coinsurance

This is **EXCESS** insurance and only comes into play after a claimant has utilized their personal, group medical insurance, or any health benefit plan, first. If they have no other applicable insurance, this policy will pay on a primary basis, subject to the deductible and other terms and conditions of the policy.

**Accident Policy Limitations:** Benefits, including surgical procedures, are paid on a usual and customary basis. The policy only covers medical and dental bills which are incurred within 52 weeks of the date of injury. Medical services must begin within 60 days of accident; dental treatment must start within 180 days. Claim forms must be submitted within 90 days or up to one year from the date of injury. There is a 90/10% coinsurance under this policy.

**For more information on the accident plan, please see coverage descriptions and FAQ's for the USA Softball Accident Insurance plan on pages 3 – 6.**

### **Frequently Asked Questions about the Tournament/Clinic Insurance**

**Q: I am hosting a softball tournament, but it is not approved/sanctioned by USA Softball. Can I still purchase coverage?**

A: No, only USA Softball approved/sanctioned tournaments and clinics can be insured through this plan.

**Q: My USA Softball insured league is hosting a tournament and teams outside our league will be participating. Do we need to purchase USA Softball Tournament insurance?**

A: Yes, you would need to purchase tournament insurance for those teams who are not part of your league. Remember that in order to be eligible for this insurance plan the event must be approved/sanctioned by the USA Softball.

**Q: I am a USA Softball staff member and I also own a company that runs tournaments. Should I purchase this coverage whenever I host a USA Softball sanctioned tournament?**

A: Yes. Even though USA Softball staff members are automatically covered for hosting USA Softball Tournaments on behalf of their USA Softball district, you would not be insured by USA Softball if you are running the tournament on behalf of your company. Therefore, to properly insure your company, the tournament and yourself, you should purchase the Tournament Insurance plan.

**Q: Our league is sponsoring an introductory clinic to attract new players. Our teams are Individually Registered. Do we need to purchase Clinic insurance?**

A: If your league is 100% Individually Registered, you are automatically covered for hosting an intro clinic. However, you may want to purchase USA Softball Clinic Accident insurance to protect the clinic participants in case they are injured.

## Individual Registration Program for Youth (JO) and Adults

As the National Governing Body for the sport of softball, USA Softball Softball is committed to the goal of providing accident and liability insurance for all participants in the Junior Olympic (youth) program. The only way this can be accomplished is to individually register each participant in the program, including players, managers, coaches, assistant coaches and scorekeepers. Most other National Governing Bodies of youth sport programs individually register their participants, in order to boost loyalty in their organization, increase brand awareness and to ensure that all players receive adequate and economical insurance benefits. To this end, USA Softball has been converting to Individual Registration (as opposed to team registration) for the Junior Olympic Program. In recent years, USA Softball Individual Registration is also available to Adult Teams.

### **Individual Registration provides the following enhanced insurance benefits:**

- USA Softball Accident and Liability Insurance are automatically provided to all as a benefit of membership. **Adults can become members of the Individual Registration Liability Only plan which provides coverage for bodily injury and property damage lawsuits but does not include Accident insurance for injuries. Premium is less than the Individual Registration Liability and Accident plan.**
- Insurance coverage follows the individual throughout the calendar year for all USA Softball activities, even if they change to another USA Softball team.
- Individually registered teams are covered while playing in any amateur softball activity.
- Coverage extends to the team as an insured entity if all team members register individually.
- Liability coverage extends to the leagues as an insured entity, as well as to league officers, if all teams in the league are individually registered.

### **Other Benefits of Individual Registration**

- Membership in an Olympic Organization
- USA Softball Membership Card (photo optional)
- Discounts on official licensed merchandise
- Other affinity benefits of membership in USA Softball

## Individual Registration Insurance Plan

### **Accident Insurance Limits:**

\$250,000	Accident Medical/Dental Expense limit
\$5,000	Accidental Death
\$10,000	Accidental Dismemberment benefit
\$2,500	Physical Therapy/Chiropractic limit (subject to \$100 max per visit)
\$1,000	Durable Medical Equipment limit
\$1,000	Rx limit
90/10%	Coinsurance
Youth Deductible*:	\$250 per claim (regardless of primary insurance, if any)
Adult Deductible:	\$500 per claim (regardless of primary insurance, if any)

*\*Some Commissioner districts may offer a \$125 deductible through JO Individual Registration.*

**Policy Limitations:** The policy covers medical and dental bills which are incurred within 52 weeks of the date of injury. Benefits under this policy, including surgical procedures, are paid on a “usual and customary” basis (meaning the average charge for that service in your area), which is

determined by geographic region. Therefore, payments by this policy may be less than what your physician or medical service provider has charged you. Medical services must begin within 60 days of the date of injury; dental treatment must start within 180 days. Your Claim form must be submitted within 90 days or up to one year from the date of injury. There is a 90/10% coinsurance under this policy.

This is **EXCESS** insurance and only applies after you or the claimant have first used any personal or group medical insurance, or any other health benefit plan that may apply. If there is no other applicable insurance, this policy will pay on a primary basis, after the deductible and subject to the policy terms.

**Important note on Out-of-Network Claims:** Claimants who choose to go outside of their HMO network or who do not follow the rules of their primary insurance plan, and whose claim is denied as a result by a primary insurance plan, will not have their claim covered by the USA Softball plan either. The USA Softball Excess Accident policy follows the eligibility rules of any primary health insurance plan in place.

#### **Notable Exclusions under the USA Softball Accident Plan**

No benefits will be paid for a loss caused by or resulting in the following:

1. service or treatment rendered by a doctor or any other person employed or retained by the Policyholder;
2. eyeglasses or contact lenses, hearing aids or the examination for the prescription or fitting thereof;
3. expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
4. hernia of any kind;
5. injury covered by worker's compensation or similar legislation, or automobile no-fault law;
6. first aid rendered at the scene of the accident;
7. any sickness or bodily illness;
8. air travel, except on a commercial aircraft operating on a regularly scheduled passenger route; or
9. injuries received as a consequence of the injured party's intoxication (alcohol or drug related); as defined by the laws of the jurisdiction where the loss occurred.

#### **USA Softball Individual General Liability Insurance:**

\$2,000,000 per Occurrence Limit  
\$5,000,000 per Team Aggregate Limit  
\$2,000,000 Products/Comp Operations Aggregate Limit  
\$2,000,000 Advertising/Personal Injury Limit  
\$2,000,000 Sexual Abuse Liability Limit per Occurrence  
\$2,000,000 Sexual Abuse Liability Aggregate Limit  
\$300,000 Damages to Premises Rented by You  
\$10,000 Medical Payments (to Non-Participants)

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**Exclusions under the USA Softball General Liability Policy:**

1. Worker's compensation claims.
2. Damage to property owned by or in the care, custody and control of the insured.
3. Nuclear materials or nuclear energy liability.
4. Liability arising out of the distribution or consumption of alcoholic beverages, except for host liquor liability during non-athletic functions.
5. Liability arising out of riot, civil commotion or mob action.
6. Directors and Officers insurance coverage, or claims involving wrongful acts, errors & omissions or employment practices allegations. (This may be purchased separately by the leagues).
7. Absolute pollution exclusion.
8. Acts of terrorism.
9. Medical Payments to players and coaches (should be covered by the Accident Policy).
10. Property damage coverage for parked vehicles.

In addition to the exclusions outlined above and the usual exclusions found in the standard commercial general liability policy, please note the following:

No coverage is provided for Automobile Liability, meaning that **no coaches, volunteers or parents are covered for liability when transporting participants or for driving on behalf of the team or league**. In addition the policy excludes coverage for claims arising out of the furnishing, serving or selling of any alcohol beverage and for acts of an intoxicated person.

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## **Frequently Asked Questions about Individual Registration**

### **Q: Why promote Individual Registration?**

A: As the National Governing Body for Softball, USA Softball is committed to the goal of providing Accident and Liability insurance to all participants in the Junior Olympic (youth) program. This is especially important as more and more American families do not have their own medical insurance. Individual Registration is also available to Adult leagues.

### **Q: How do we implement Individual Registration?**

A: The manager of your team or league should contact your local USA Softball Commissioner or JO Commissioner for Individually Registering in your area. To find your USA Softball Commissioner, contact USA Softball or visit their web site, [www.USASoftball.com](http://www.USASoftball.com).

### **Q: Is insurance included with Individual Registration?**

A: Yes! As an individually registered member of USA Softball, you are automatically covered for Liability and Accident Insurance as detailed on the prior page.

### **Q: Does the USA Softball insurance follow me if I play on another softball team?**

A: Yes, but only if you play on another USA Softball registered team. The USA Softball insurance does not cover you if you play on a non-USA Softball team.

### **Q: What if my team plays in a non-USA Softball sanctioned event – does the USA Softball insurance still apply?**

A: Yes, USA Softball teams who are individually registered are covered while playing in any amateur softball games or activities, whether USA Softball, USSSA, NSA, etc.

### **Q: Who is insured under the Liability policy?**

A: As an Individually Registered team, the team as an entity, along with its coaches, managers, players and volunteers are covered by the USA Softball Liability policy.

### **Q: Are League Officers covered?**

A: If all of the teams within your league individually register with USA Softball, then the interests of the League and the league officers are automatically covered by the liability policy for claims arising out of Bodily Injury or Property Damage.

### **Q: Are coaches or parents covered when they drive players to a game, practice or tournament?**

A: No, there is no auto liability coverage under any USA Softball liability policies. Coverage for transporting participants is specifically excluded under the USA Softball Liability program, which means that the driver's auto insurance (or that of the bus/van company, if hiring a bus/van for your team) will respond to any incidents.

### **Q: Do coaches need to individually register?**

A: In order for a coach to be covered for Accident insurance (in case he or she gets injured), they must Individually Register.

### **Q: Are players covered while participating in tryouts?**

A: Yes, players are covered prior to actual registration and payment. However, any player who is injured during tryouts must be registered USA Softball in order for coverage to apply retroactively to his/her injury.

**Q: What Accident deductibles are available under the Individual Registration plan?**

A: There are two deductible options for JO players: \$250 or \$125 deductible. Your USA Softball Commissioner or League Official will determine the deductible option that is available to your team or league. Adult players have a \$500 deductible. Note that the deductible for Coaches is the same as the deductible selected for the players on that team.

**Q: What do we do if a player quits the league after we have submitted the information and payment to USA Softball?**

A: Once submitted, the registration and insurance continue for the remainder of the year and may not be canceled. That person would be covered while participating on any USA Softball team.

**Q: If our league hosts a tournament, are we covered?**

A: If the teams are within your league and the league is 100% individually registered, then the tournament is automatically covered, as well as your interests as the tournament sponsor. However, if the teams are outside of your league, you should purchase the USA Softball Tournament Insurance for the event. Please see the USA Softball Tournament Insurance section of this handbook for more information.

**Q: Can an Adult single team become members of the Individual Registration Liability Only plan?**

A: Only leagues can sign-up for this plan.

## **Team Insurance – JO and Adult Plans**

If your USA Softball organization does not mandate Individual Registration, USA Softball teams can purchase insurance through the USA Softball Team Insurance Program after they have registered their teams with USA Softball. The Package Plan which includes Liability and Accident/Medical Insurance or the Liability Only Plan are available for purchase.

The Package Insurance Plan includes:

### **Accident Insurance**

#### **Policy Limits:**

\$250,000	Accident Medical/Dental Expense limit
\$5,000	Accidental Death
\$10,000	Accidental Dismemberment benefit
\$2,500	Physical Therapy/Chiropractic limit (subject to \$100 max per visit)
\$1,000	Durable Medical Equipment limit
\$1,000	Rx limit
90/10%	Coinsurance
Youth Deductible:	\$250 per claim
Adult Deductible:	\$500 per claim

**Policy Limitations:** The policy covers medical and dental bills which are incurred within 52 weeks of the date of injury. Benefits under this policy, including surgical procedures, are paid on a “usual and customary” basis (meaning the average charge for that service in your area), which is determined by geographic region. Therefore, payments by this policy may be less than what your physician or medical service provider has charged you. Medical services must begin within 60 days of the date of injury; dental treatment must start within 180 days. Your Claim form must be submitted within 90 days or up to one year from the date of injury. There is a 90/10% coinsurance under this policy.

This is **EXCESS** insurance and only applies after you or the claimant have first used any personal or group medical insurance, or any other health benefit plan that may apply. If there is no other applicable insurance, this policy will pay on a primary basis, after the deductible and subject to the policy terms.

**Important note on Out-of-Network Claims:** Claimants who choose to go outside of their HMO network or who do not follow the rules of their primary insurance plan, and whose claim is denied as a result by a primary insurance plan, will not have their claim covered by the USA Softball plan either. The USA Softball Excess Accident policy follows the eligibility rules of any primary health insurance plan in place.

### **Notable Exclusions under the USA Softball Accident Plan**

No benefits will be paid for a loss caused by or resulting in the following:

1. service or treatment rendered by a doctor or any other person employed or retained by the Policyholder;
2. eyeglasses or contact lenses, hearing aids or the examination for the prescription or fitting thereof;
3. expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
4. hernia of any kind;
5. injury covered by worker's compensation or similar legislation, or automobile no-fault law;
6. first aid rendered at the scene of the accident;
7. any sickness or bodily illness;
8. air travel, except on a commercial aircraft operating on a regularly scheduled passenger route; or
9. injuries received as a consequence of the injured party's intoxication (alcohol or drug related); as defined by the laws of the jurisdiction where the loss occurred.

### **USA Softball Team General Liability Insurance:**

\$2,000,000	per Occurrence Limit
\$5,000,000	per Team Aggregate Limit
\$2,000,000	Products/Comp Operations Aggregate Limit
\$2,000,000	Advertising/Personal Injury Limit
\$2,000,000	Sexual Abuse Liability Limit per Occurrence
\$2,000,000	Sexual Abuse Liability Aggregate Limit
\$300,000	Damages to Premises Rented by You
\$10,000	Medical Payments (to Non-Participants)

### **Exclusions under the USA Softball General Liability Policy:**

1. Worker's compensation claims.
2. Damage to property owned by or in the care, custody and control of the insured.
3. Nuclear materials or nuclear energy liability.
4. Liability arising out of the distribution or consumption of alcoholic beverages, except for host liquor liability during non-athletic functions.
5. Liability arising out of riot, civil commotion or mob action.
6. Directors and Officers insurance coverage, or claims involving wrongful acts, errors & omissions or employment practices allegations. (This may be purchased separately by the leagues).
7. Absolute pollution exclusion.
8. Acts of terrorism.
9. Medical Payments to players and coaches (should be covered by the Accident Policy).
10. Property damage coverage to parked vehicles.

In addition to the exclusions outlined above and the usual exclusions found in the standard commercial general liability policy, please note the following:

No coverage is provided for Automobile Liability, meaning that **no coaches, volunteers or parents are covered for liability when transporting participants or for driving on behalf of the team or league.** In addition the policy excludes coverage for claims arising out of the furnishing, serving or selling of any alcohol beverage and for acts of an intoxicated person.

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## **Frequently Asked Questions about Team Insurance Plans**

**Q: How do I purchase USA Softball Team insurance?**

A: Contact your local USA Softball Commissioner to register your team with the USA Softball and to obtain a login to purchase the insurance from [www.RPSBollinger.com](http://www.RPSBollinger.com). Upon verification of your credit card, you will be able to print your certificates of insurance. Coverage will be in effect the day after your credit card is approved.

**Q: How do I qualify for the League rate?**

A: A league needs four or more teams to qualify for the League Rate. If you have three teams or less, the single team rate applies.

**Q: What if my team plays in a non-USA Softball sanctioned event – does the USA Softball insurance still apply?**

A: Yes, USA Softball insured teams are covered while playing in any amateur softball games or activities, whether USA Softball, USSSA, NSA, etc.

**Q: Are All Star Teams covered by the Team or League Insurance Plan?**

A: All Star Teams are not covered under USA Softball Team Insurance policies. All Star Teams may be covered by a League's policies if the All Star players all come from the insured league and play a limited schedule. However, if the All Star Team registers separately with USA Softball, then that team must be insured under a separate policy.

**Q: My USA Softball insured league is hosting a tournament and teams outside our league will be participating. Do we need to purchase Tournament insurance?**

A: Yes, you would need to purchase tournament insurance because teams outside your league are participating. Note: the event must be approved or sanctioned by the USA Softball.

**Q: Are coaches or parents covered when they drive players to a game, practice or tournament?**

A: No, there is no auto liability coverage under any USA Softball liability policies. Coverage for transporting participants is specifically excluded under the USA Softball Liability program which means that the driver's auto insurance (or that of the bus/van company, if hiring a bus/van for your team) will respond to any incidents. Always make sure that any drivers you select for carpooling or driving your team are adults (over 21) who are fully licensed, insured and have a clean driving record.

**Q: Are League Officers covered?**

A: If all of the teams within your league purchase the USA Softball Team insurance, then the interests of the League and the league officers are automatically covered by the liability policy, for claims arising out of Bodily Injury and Property Damage to others.

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## **How to Purchase Team Insurance On-line**

You may purchase USA Softball Team Insurance on-line at [www.RPSBollinger.com](http://www.RPSBollinger.com). Prior to doing so, please contact your USA Softball Commissioner for a login. Once you obtain the login, you can access the site to purchase USA Softball Team Insurance on-line. Upon verification of your credit card, you will be able to print your certificates of insurance. Coverage will be in effect the day after your credit card is approved.

The requirement of a login was created so that Commissioners who are mandating Individual Registration in their area could direct teams appropriately on the process. This login also helps confirm that teams have registered with USA Softball prior to purchasing Team Insurance.

## How to Obtain Certificates of Liability Insurance

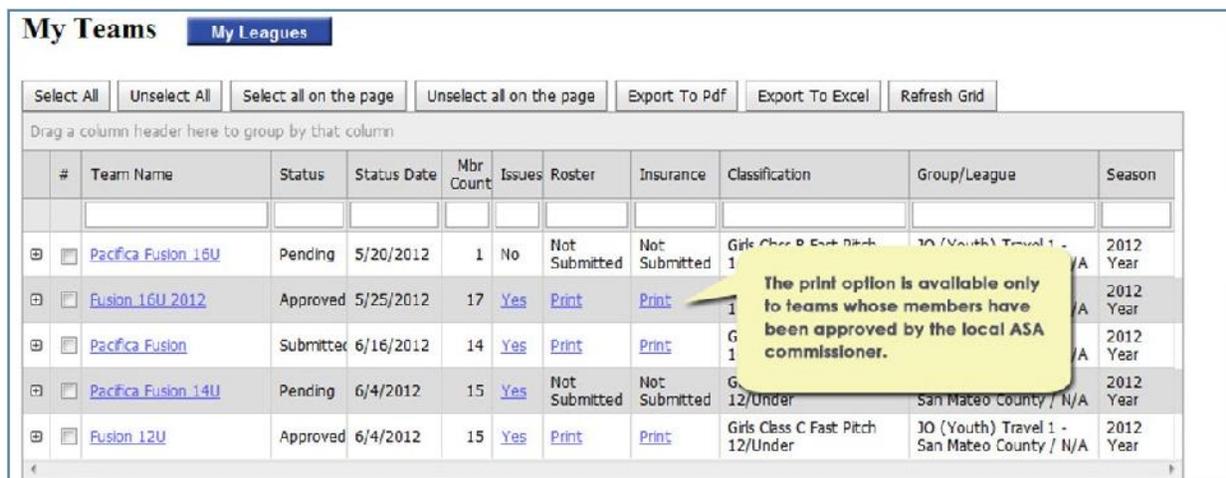
### For Individually Registered Teams:

USA Softball Individually Registered teams have the ability to request a certificate through the USA Softball's on- line registration system, [www.RegisterUSASoftball.com](http://www.RegisterUSASoftball.com).

Insurance certificates provided through RegisterUSASoftball.com are available to teams with approved members and are requested by the team's Team Administrator. In order to be approved, a Team Administrator must add the team's members to the team, create an invoice and then be approved by the local USA Softball commissioner. Follow the steps below after these requirements have been fulfilled:

1. Log in at [www.RegisterUSASoftball.com](http://www.RegisterUSASoftball.com) (Team Administrators)
2. Locate the team that needs the insurance certificate (My Teams grid at bottom of home page)
3. Click the Print hyperlink under the Insurance column
4. The page that follows is a PDF file that can be printed or saved as a PDF to send via email

The team grid below in the sample screenshot shows the different team statuses and displays the "Print" option only on the teams that currently include approved members. The print option is not available to teams that have not been approved by the local USA Softball commissioner.



**My Teams** My Leagues

Select All Unselect All Select all on the page Unselect all on the page Export To Pdf Export To Excel Refresh Grid

Drag a column header here to group by that column

#	Team Name	Status	Status Date	Mbr Count	Issues	Roster	Insurance	Classification	Group/League	Season
	<a href="#">Pacifica Fusion 16U</a>	Pending	5/20/2012	1	No	Not Submitted	Not Submitted	Girls Class B Fast Pitch	10 (Youth) Travel 1 -	2012 Year
	<a href="#">Fusion 16U 2012</a>	Approved	5/25/2012	17	Yes	<a href="#">Print</a>	<a href="#">Print</a>			2012 Year
	<a href="#">Pacifica Fusion</a>	Submitted	6/16/2012	14	Yes	<a href="#">Print</a>	<a href="#">Print</a>			2012 Year
	<a href="#">Pacifica Fusion 14U</a>	Pending	6/4/2012	15	Yes	Not Submitted	Not Submitted	G 12/Under	San Mateo County / N/A	2012 Year
	<a href="#">Fusion 12U</a>	Approved	6/4/2012	15	Yes	<a href="#">Print</a>	<a href="#">Print</a>	Girls Class C Fast Pitch 12/Under	10 (Youth) Travel 1 - San Mateo County / N/A	2012 Year

The print option is available only to teams whose members have been approved by the local ASA commissioner.

### For Teams Purchasing Team Insurance:

If purchasing the Team insurance from RPS Bollinger's web site, [www.RPSBollinger.com](http://www.RPSBollinger.com), you can print certificates of insurance once your credit card is approved.

For mail-in or faxed orders, your certificates will be mailed by RPS Bollinger within two business days from receipt of the enrollment form and payment. Please note mailed orders can take up to a week or longer to reach RPS Bollinger. Please allow adequate time to process your request.

**Important: Only field owners can be named as additional insureds. Softball organizations and National Concessionaires cannot be named as additional insured.**

## **How to file a USA Softball Accident Insurance Claim**

There are a number of important points to be made regarding Accident claims. The most important is that this is a supplemental plan made available by the USA Softball as a benefit of membership. It is an Excess insurance plan, and is not meant to be a full-fledged healthcare plan. As such, there are limitations to coverage, sublimits, coinsurance and a deductible, which means that not all claims will be paid in full.

Procedures are also important in regard to processing claims.

It is important that the claimant or their parents complete the appropriate USA Softball claim form in its entirety, including the required verification, signatures and attachments. The forms should be sent to RPS Bollinger as soon as possible. Any delay in submitting completed claim forms to RPS Bollinger will cause delays in making payments to doctors and hospitals. Each claim form contains instructions that explain the proper procedure for filing a claim.

### **Important Information**

- 1) Claims must be reported to RPS Bollinger within 90 days or up to one year from the date of injury by submitting a completed USA Softball claim form.
- 2) Medical/Dental treatment for the injury must begin within 60 days of the accident.
- 3) The policy only covers medical and dental bills for treatments or services provided within 52 weeks of the date of injury. All benefits cease after 52 weeks regardless of how long the claimant may receive treatment in the future.
- 4) To minimize delays in the processing of the claim, claimants are encouraged to fill out the claim form completely and have it signed by a league official and the authorized USA Softball Commissioner. Incomplete claim forms are the most common reason for delays in the claims process.
- 5) Another way to avoid delay is to provide RPS Bollinger with itemized bills. These itemized bills are important as they provide the necessary treatment codes and taxpayer ID numbers for the doctors and hospitals. Balance due bills or statements do not have this important information. A "CMS-1500" is the standard form used by doctors and dentists; "UB-04" or "UB-92" are the standard forms used by hospitals.
- 6) If a claimant has primary insurance, they will need to include the explanation of benefits (EOB) from their primary health insurance carrier for each bill submitted, whether or not the primary policy paid out benefits for that treatment.

**Please note:** *It is very important that a claimant follow their primary insurance carrier's eligibility criteria (e.g., to be treated in-network, if required by HMO, etc.) in order for their claim to be eligible for coverage under the USA Softball Accident plan. If you do not follow your primary plan's guidelines and your expenses are denied by the primary carrier, they will also not be eligible for coverage under the USA Softball Accident Plan.*

Please contact a RPS Bollinger representative for the appropriate USA Softball Accident claim form to use – Individual Registration, Team Insurance, Umpire Accident, Tournament/Clinic or All-Sports Officials.

## **How to Report a Liability Claim – or - What to do if you are sued?**

If you get served with legal notice of a liability claim or you are named in a lawsuit, please use the following procedures:

1. Report to RPS Bollinger and the USA Softball any incidents that involve a written indication of legal action, or that involve a serious injury or incident that has the possibility of legal action.  
A good rule of thumb is to complete a USA Softball Incident Report for every injury involving EMS or ambulance response. If in doubt, contact RPS Bollinger's USA Softball Department at 800-446-5311; fax number 973-921-2876; or by email at [ASA@RPSins.com](mailto:ASA@RPSins.com).
2. Please complete a USA Softball Incident Report (see following page) and include as much detail as possible, with particular attention to the names and contact information of witnesses or those involved in the incident. The sooner you gather this information, the better off you will be if a claim or lawsuit is filed – which could be years from the date of the incident. Send a copy of the Incident Report to RPS Bollinger.
3. If you receive a formal legal complaint or lawsuit, please mail, email or fax the written information that you have received along with the Incident Report to RPS Bollinger's USA Softball Department. It is most important that this be done immediately, especially if it involves a Summons and Complaint for which there is a deadline for a response. Please include any other information that you may be aware of regarding this incident.
4. Important: Do not volunteer any information regarding USA Softball's liability insurance to any injured party. Do not offer the payment of medical expenses or other losses to anyone. Do not discuss this claim with any outside party except USA Softball staff or your USA Softball Commissioner, RPS Bollinger staff, Markel Insurance Company adjusters and the Markel Insurance Company attorney assigned to represent you in this case.

### **What happens once your Liability Claim has been Reported?**

1. RPS Bollinger will prepare a report to Markel Insurance Company setting forth the details of the claim and will provide guidance and instructions to Markel Insurance Company regarding the handling of the matter.
2. The Local USA Softball Commissioner, as well as the National Office, will receive a copy of the report made to Markel.
3. Markel's claims adjusters/investigators will contact those individuals having knowledge of the claim and begin the investigation of the claim.
4. Cooperation with the claim investigation on the part of Commissioners and other USA Softball Officials is very important to preserve the best interests of USA Softball.

# **Incident Report for USA Softball Insurance Program**

It is important to have written incident reports on file regarding USA Softball injuries, property damage or other incidents that may result in a claim against your team or league. Many such claims allege negligence, and written reports prepared immediately after an incident occurs are invaluable in defending these types of claims. In the event of a serious injury, it is important to ask for written statements from witnesses and individuals actually involved in the incident. One copy of the report should be sent to RPS Bollinger Insurance, one copy to your State or Metro USA Softball Commissioner, and you should keep a copy of the report for your own records since many lawsuits are filed long after the injury occurs.

Attach any additional information that might be helpful in defense of a future claim, such as: police report, doctor's statement, pre-game field inspection report, routine facility maintenance report, photos taken at the time of the incident and written statements of witnesses.

**This form is not an Accident Claim Form. If the injured party has USA Softball insurance and is seeking medical reimbursement, they must complete an Accident Claim Form. Please contact a RPS Bollinger representative for the appropriate claim form.**

This report is to be completed by:

Coach, Official or Umpire  
Director or Sponsor  
Director or Coach

For incidents occurring during regular, pre-season or post- season team activities  
For incidents occurring during tournaments or special events  
For incidents occurring during camps or clinics

## 1. General Information

DATE AND TIME OF REPORT: \_\_\_\_\_

REPORTER'S NAME: \_\_\_\_\_ POSITION: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

PHONE (H): \_\_\_\_\_ PHONE (W): \_\_\_\_\_

PHONE (CELL): \_\_\_\_\_ EMAIL: \_\_\_\_\_

EVENT/ACTIVITY: \_\_\_\_\_

DATE AND TIME OF INCIDENT: \_\_\_\_\_

LOCATION OF INCIDENT: \_\_\_\_\_

## 2. Provide full description of all events leading up to and including the incident:

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## 3. Witnesses

**Full Name**

**Address**

**Statement Attached (Y/N)**

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4. Who responded to the incident (include all parties - Coaches, Athletic Trainers, Security, Paramedics, Police, etc.): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. If an Injury is involved, please provide the following:

Injured Person's Name: \_\_\_\_\_ Age: \_\_\_\_\_

Address: \_\_\_\_\_

Phone (H): \_\_\_\_\_ Gender: \_\_\_\_\_ Male \_\_\_\_\_ Female

Position: \_\_\_\_\_ Player \_\_\_\_\_ Coach \_\_\_\_\_ Official \_\_\_\_\_ Spectator \_\_\_\_\_ Other: \_\_\_\_\_

Is injured person a USA Softball Member? Yes \_\_\_\_\_ No \_\_\_\_\_

Is he/she insured for Accident coverage through the USA Softball Insurance Program? If yes, please indicate which plan (Individual Registration, USA Softball Team Ins, Umpire Ins, USA Softball Tournament/Clinic Ins) \_\_\_\_\_

6. Describe injury ( how occurred, where on body, right or left side): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. Was First Aid treatment required? \_\_\_\_\_

8. If yes, who provided First Aid treatment? \_\_\_\_\_  
\_\_\_\_\_

9. Please provide detailed description of surroundings, facility condition, weather conditions, etc: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. Other Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Verification: By signing this document, I verify that this report is true and correct to the best of my knowledge.

Reporter's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*Provide one copy to your league office or program administrator, one copy to your State or Metro USA Softball Commissioner and send one copy to: RPS Bollinger Insurance, USA Softball Insurance Plans, P.O. Box 390, Short Hills, NJ 07078*

**RPS Bollinger's Phone: 800-446-5311 Fax: 973-921-2876 Web: [www.RPSBollinger.com](http://www.RPSBollinger.com)**

**Email: [ASA@RPSins.com](mailto:ASA@RPSins.com)**

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## **USA Softball Insurance Brochures**

USA Softball Brochures are available to parents, coaches, teams and leagues and may be useful handouts at your meetings.

- Frequently Asked Questions on the USA Softball Individual Registration Program
- USA Softball Field Owners Liability Plan
- USA Softball Clinic & Tournament Insurance Plan
- Sports Officials Insurance Plan for USA Softball Umpires
- Optional Insurance Plans for Teams, Leagues, Associations
- USA Softball Travel Accident Insurance Plan

You can print these Brochures from [www.RPSBollinger.com](http://www.RPSBollinger.com) or email links to the pdf forms to your team or league members.

## RPS Bollinger/USA Softball Insurance Team

For over 50 years RPS Bollinger and USA Softball have partnered together to insure the USA Softball members and the USA Softball organization. The RPS Bollinger Team is dedicated to servicing every aspect of the USA Softball insurance program: Teams and Leagues, the USA Softball National Association, Local USA Softball Associations, National Teams, Registered USA Softball Umpires and their Umpire Associations. We are proud of our long history together and are happy to answer any questions you may have in regard to the program.

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## Glossary of Terms

<b>ACCIDENT:</b>	An unintended, unforeseen, or unexpected event.
<b>ADDITIONAL INSURED:</b>	<p>Entity outside of the Named Insured; relationship to Named Insured gives it/them an insurable interest for claims arising out of the negligence of the Named Insured; entitled to defense and indemnity (if policy limits not exhausted by Named Insured); no responsibility for premium payment.</p> <p>Examples:</p> <ol style="list-style-type: none"><li>1. Managers or Lessors of premises used by named insured</li><li>2. Financial sponsors of organizations or activities</li></ol>
<b>BODILY INJURY:</b>	Term used under the General Liability policy. Claims of Bodily Injury are the key claims covered by General Liability insurance is sports.
<b>PROPERTY DAMAGE:</b>	Term used under the General Liability policy. Damage to the property of others (not your own property) is also a key liability coverage.
<b>CERTIFICATE OF INSURANCE:</b>	Form given usually to a venue, town, municipality, etc., to show the relevant coverage provided by the insurance policies.
<b>CERTIFICATE HOLDER:</b>	The entity to which a Certificate of Insurance is provided as a matter of information; does not confer any coverage under the policy.
<b>OCCURRENCE LIMIT:</b>	The upper limit on the amount an insurer will pay for any single covered losses during the policy period.
<b>AGGREGATE LIMIT:</b>	The upper limit on the amount an insurer will pay for all covered losses during the policy period.
<b>ASSUMPTION OF RISK:</b>	An acceptance of the risk of danger or injury by a person that meets both the following criteria. In theory, a person who has assumed the risk of injury may not recover at law.
<b>CARE, CUSTODY CONTROL:</b>	The possession of property, especially that of another party, in which one party may assume an insurable interest.
<b>CLAIMANT:</b>	A person who submits a claim to an organization or an insurer.
<b>DEDUCTIBLE:</b>	An amount that must be satisfied prior to an insurance company assuming financial responsibility for a claim; management of the claim is undertaken by the insurance company.

<b>DEFENDANT:</b>	A person who is being sued and must defend against the plaintiff claims in the lawsuit. (In most states, a minor child is considered incompetent or unable to be a plaintiff or bring a lawsuit, so a parent or guardian must bring the lawsuit on behalf of the minor child.)
<b>PLAINTIFF:</b>	A person who sues another party in a civil case.
<b>EXCLUSION:</b>	A policy condition that rules out or eliminates coverage.
<b>EXPOSURE:</b>	The activity(s) in which you are involved that open the probability of loss.
<b>LIABILITY:</b>	Legal obligation to fulfill a contract or responsibility associated with performance of a duty to protect others' rights from harm.
<b>NEGLIGENCE:</b>	A legal concept of relating to the failure to exercise that standard of care for the safety or welfare of others the law imposes on a person. Four conditions must exist to establish negligence: <ol style="list-style-type: none"> <li>1. Duty</li> <li>2. Breach of Duty</li> <li>3. Damages/injury</li> <li>4. Proximate Cause Between Breach of Duty and Damage</li> </ol>
<b>NAMED INSURED:</b>	Has the broadest protection provided by the policy; full rights to policy coverage and limits. Also, often referred to as the Policyholder.
<b>PARTICIPANT</b>	
<b>LEGAL LIABILITY:</b>	Coverage for actions brought against the insured for bodily injury or property damage by a participant while practicing for or participating in any contest or exhibition of an athletic or sports nature.
<b>EXPLANATION</b>	
<b>OF BENEFITS (EOB):</b>	Form(s) given to a claimant by a health or an accident insurer to explain how a claim was paid.
<b>ITEMIZED BILL</b>	
<b>(CMS-1500 &amp; UB's):</b>	Coded bills given by healthcare providers to insurers that show all the information necessary to process a claim.
<b>BALANCE DUE BILL:</b>	Bills sent to claimants that show a balance owed, but otherwise show no information about what services were performed by a provider. These kinds of bills are not adequate for claims processing.
<b>BENEFIT PERIOD:</b>	The period of time during which claimants are eligible to submit bills under an accident policy. Most accident policies are written with a 52-week benefit period.
<b>WRONGFUL ACT:</b>	Term used to describe what is covered on a D&O policy. These "wrongful acts" are usually decisions that are made by a team or league that someone challenges formally, often in court.
<b>PARTICIPANT:</b>	Term used to describe an athletic participant, or those who make up your organization. These would be 1 <sup>st</sup> Party Insureds.
<b>SPECTATOR:</b>	Term used to describe those who watch the games. These are not participants (even if their kids are participants), and these would be 3 <sup>rd</sup> Parties.