

USA SOFTBALL™

INDIVIDUAL REGISTRATION AND INSURANCE PROGRAM

USA Softball Minnesota Insurance Program is committed to the goal of providing accident and liability insurance for all participants in your softball 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 youth sports associations individually register their participants to boost loyalty in their organization, increase brand awareness, and ensure that all players receive adequate and economical insurance benefits.

KEY BENEFITS

- \$12 registers and insures players with medical and liability insurance.
- If all players are registered the coverage extends to the community association officers as well.
- Each team gets an insurance certificate and can get as many also insured certificates as they need. This includes gyms, cities, school districts, and other facilities.
- As seasons and teams change, the individual insurance stays with the player for the year. It however only is good if everyone on the team is individually registered.
- Your insurance coverage is good at tryouts, camps, clinics, practices, games, and tournaments. It is even good when playing in other association's events.
- Tournament insurance is not necessary if all registrants are individually registered.

ENHANCED INSURANCE BENEFITS

- USA Softball Minnesota accident and liability insurance are automatically provided to individually registered youth teams. Premium is less than the individual registration liability and accident plan.
- Insurance coverage follows the individual throughout the calendar year for all softball activities, even if they change to another softball team if all team members are registered individually.
- Individually registered teams are covered while playing in any amateur softball activity.
- Liability coverage extends to the leagues as an insured entity, as well as to league officers, if all teams in the league community are individually registered.

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



INDIVIDUAL REGISTRATION AND INSURANCE PROGRAM

\$250 per claim (regardless of primary insurance, if any) Youth deductible*

\$500 per claim (regardless of primary insurance, if any) Adult deductible

Policy limitations: The policy covers medical and dental bills that 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 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 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 Minnesota plan either. The USA Softball Minnesota excess accident policy follows the eligibility rules of any primary health insurance plan in place.

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 policy holder
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 workers' 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
9. Injuries received because of the injured party's intoxication (alcohol or drug related), as defined by the laws of the jurisdiction where the loss occurred



INDIVIDUAL REGISTRATION AND INSURANCE PROGRAM

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
\$1,000,000	Damages to premises rented by you
\$10,000	Medical payments (to nonparticipants)

EXCLUSIONS UNDER THE GENERAL LIABILITY POLICY

1. Workers' 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 nonathletic functions.
5. Liability arising out of riot, civil commotion, or mob action.
6. Directors & Officers insurance coverage, or claims involving wrongful acts, errors and 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.



INDIVIDUAL REGISTRATION AND INSURANCE PROGRAM

FREQUENTLY ASKED QUESTIONS ABOUT INDIVIDUAL REGISTRATION

WHY PROMOTE INDIVIDUAL REGISTRATION?

USA Softball Minnesota is committed to the goal of providing accident and liability insurance to all participants in your softball program. This is especially important as more and more American families do not have their own medical insurance.

DOES THE USA SOFTBALL MINNESOTA INSURANCE FOLLOW ME IF I PLAY ON ANOTHER SOFTBALL TEAM?

Yes, but only if you play on another registered softball team.

WHO IS INSURED UNDER THE LIABILITY POLICY?

As an individually registered team, the team as an entity, along with its coaches, managers, players, and volunteers are covered by the USA Softball Minnesota liability policy.

ARE LEAGUE OFFICERS COVERED?

If all the teams within your community individually register with USA Softball Minnesota, 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.

ARE COACHES OR PARENTS COVERED WHEN THEY DRIVE PLAYERS TO A GAME, PRACTICE OR TOURNAMENT?

No, there is no auto liability coverage under any USA Softball Minnesota liability policies. Coverage for transporting participants is specifically excluded under the USA Softball Minnesota 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.

DO COACHES NEED TO INDIVIDUALLY REGISTER?

For a coach to be covered for accident insurance (in case he or she gets injured), they must individually register.

ARE PLAYERS COVERED WHILE PARTICIPATING IN TRYOUTS?

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



USA SOFTBALL™

INDIVIDUAL REGISTRATION AND INSURANCE PROGRAM

WHAT DO WE DO IF A PLAYER QUILTS THE LEAGUE AFTER WE HAVE SUBMITTED THE INFORMATION AND PAYMENT TO USA SOFTBALL MINNESOTA?

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 softball team.

IF OUR COMMUNITY HOSTS A SOFTBALL TOURNAMENT, ARE WE COVERED?

If the teams are within your community 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 community, you should purchase the USA Softball Minnesota tournament insurance for the event if they are not already individually registered. Please contact USA Softball Minnesota for more information.

OTHER SPORTS INDIVIDUALLY REGISTERING

USA Hockey	Adult Player/Coach	\$46
USA Hockey	Youth Player	\$46
USA Hockey	Referee Level 1	\$55
USA Hockey	Referee Level 2, 3, 4	\$100
MYSA Soccer	Youth Player	*\$7
MYSA Soccer	Adult Player	\$17
MYSA Soccer	Coach	\$16

* Includes a \$350 per team registration fee.

OTHER INSURANCE

Directors & Officers Liability

Directors & Officers (D&O) Liability insurance protects sports organizations and their members from claims arising out of wrongful acts or errors and omissions. Coverage under this program offered through Chubb Specialty Insurance is provided to any member of the organization while acting in an official capacity on behalf of the team/league and is not limited just to the directors and officers of your association.

- D&O Option 1 - \$550 Annual Premium - \$1,000,000 per claim/\$1,000,000 per policy term, \$0 Deductible, Defense Costs have a separate \$1,000,000 limit.



INDIVIDUAL REGISTRATION AND INSURANCE PROGRAM

- D&O Option 2 - \$1,030 Annual Premium - \$2,000,000 per claim/\$2,000,000 per policy term, \$0 Deductible, Defense Costs have a separate \$1,000,000 limit.

[To purchase D&O insurance, click here.](#)

Crime Insurance

Crime Insurance, also known as Fidelity Insurance, provides protection to sports associations against financial loss. Crime Insurance covers your association from loss of money, securities or financial instruments resulting from a crime.

- Crime Option 1 - \$260 Annual Premium - Crime Insurance: Increase Employee Dishonesty to \$25,000.
- Crime Option 2 - \$326 Annual Premium - Crime Insurance: Increase Employee Dishonesty to \$50,000.
- Crime Option 3 - \$392 Annual Premium - Crime Insurance: Increase Employee Dishonesty to \$100,000.

[To purchase Crime Insurance, click here.](#)

Equipment Insurance

It protects teams and leagues for the loss of equipment due to such perils as fire or theft.

Equipment Insurance Plan \$250 Deductible (Calculated Price)

Example prices:

- \$5,000 policy limit X .0158 = \$79.00 (Cost of policy - \$100.00 minimum premium)
- \$25,000 policy limit X .0158 = \$395.00

The link below will send you to a form to fill out the inventory and equipment you want protected. You fill out the form one piece at a time. For similar items valued at less than \$2500 per item, enter the description, quantity, and replacement cost per item.

For items over \$2500 in value, enter them one at a time and include the serial number.

[To purchase Equipment Insurance, click here.](#)

