

USA Softball of Connecticut Adult Liability Team Insurance for 2019

Beginning in January of 2018, a liability insurance premium will be included in the USA Softball of CT adult team registration fee. Once the teams are registered with USA Softball of CT, league directors and team managers may request additional insured certificates at no additional charge.

That's right - instead of registering with USA Softball of CT (without insurance) and buying either the Field Owners Insurance Plan or Team Insurance, or no insurance at all, adult USA Softball teams and leagues will now be insured for liability as part of their registration, and those teams and leagues can name Field Owners and Tournament Directors as additional insureds for liability at no extra cost.

Adult registration fees through USA Softball of CT will be \$40 per team for 2019.

Registration for 2019 must be completed and submitted to USA Softball of CT prior to the start of the season. Teams must provide the following information to register:

Name of Team
Team Classification
Manager First and Last Name, Address, City, State, Zip Code
Manager E-mail
Name of League (If Applicable)

Questions and Answers

Q: What Liability Insurance will be included with USA Softball of CT registration?

A: The same liability insurance that was purchased by Field Owners and Teams in the past:

General Liability – Coverage for Bodily Injury and Property Damage.

Per Occurrence Limit:	\$2,000,000
Aggregate Limit per Location	\$5,000,000
Participant Legal Liability	Included
Personal Injury / Advertising Injury	\$2,000,000
Products / Completed Operations	\$2,000,000
Damage to Rented Premises	\$300,000
Medical Payments (non-participants)	\$10,000
Liability Deductible	\$0

Notable Exclusions:

In addition to the usual exclusions found in the standard commercial general liability policy, there is no coverage for automobile liability; nor for the furnishing, serving or selling of any alcoholic beverage; nor for acts of an intoxicated person; nor property damage coverage to parked vehicles.

Q: Is Accident Insurance also included with adult team registration?

A: No – Teams are eligible to purchase accident coverage for \$200 per team. See Page 3 for details.

Q: What are some of the benefits of including General Liability insurance with USA Softball of CT adult team/league registration?

A:

- No confusion about who is covered – if an adult team is registered, it has liability insurance. If a league is 100% USA Softball registered, the league has General Liability coverage, as do all those associated with running that league – and any fields associated with that team/league can receive an additional insured certificate – at no additional cost!
- No need to purchase tournament liability insurance for USA Softball sanctioned tournaments. As long as the teams in the tournament are 100% USA Softball registered, the tournament has insurance, and the tournament director can be named as an additional insured.
- Additional Insured Certificates at no additional cost. Registered teams, leagues and tournaments needing additional insured certificates can visit the following web page and enter the certificate information, and RPS Bollinger will automatically approve the certificate with the appropriate USA Softball commissioner and issue the certificate. www.certificatepageTBD.com
- Those teams and leagues that have purchased General Liability insurance through USA Softball in the past will save money because this mandatory liability premium built into registration is much less than any premium that could be offered on a voluntary basis.

Q: I have purchased Field Owner coverage in the past – will my Field Owners be notified of this change?

A: Yes. RPS Bollinger will be sending out an explanation of this change to every 2017 Field Owner insurance policyholder.

Q: Why the change?

A: In the past, softball venues were able to purchase Field Owner Liability insurance to cover USA Softball activity on their fields. Unfortunately, the premium charge did not reflect the level of softball activity on those fields. A Field Owner policy would cover a field owner for 1 field or 50 fields, 5 teams or 500 teams, with no change in premium. In addition, the voluntary USA Softball Team Insurance plans proved too costly.

Q: Do we need to supply rosters of individual players or any additional information at registration?

A: The adult team registration process remains the same. Teams will need to meet the roster requirements of the local league. Teams and leagues will register with USA Softball commissioners as they have in the past. Note that teams and leagues will need to visit the certificate request site to request additional insured certificates, but that process will not be part of the team registration.

Q: Are Waivers Required?

A: Waivers are not required, but are always recommended. It is a best practice procedure to collect a liability waiver that releases USA Softball, USA Softball of [State or Metro], the league, and any City, County, Recreation & Park District, etc., from liability.

Registration questions? Contact Commissioner, Hank Koritkoski hank.donnak@comcast.net 860 803-3012

Insurance questions? Contact RPS Bollinger - 1-800-446-5311 x 8236 - Margaret_Schubkegel@rpsins.com

Optional: USA Softball Adult Excess Accident Team Insurance Plan for 2019

Unlike the General Liability insurance, Excess Accident insurance is not built into USA Softball Registration. The purchase of Excess Accident insurance remains a voluntary purchase for teams and leagues in 2019. However, USA Softball is now offering Excess Accident insurance for teams at a standard rate of \$200 per team across the country. A single team may purchase the coverage, or an entire league. This \$200 per team premium represents the lowest premium charge in years for the Excess Accident insurance offered by USA Softball.

USA Softball Excess Accident Insurance Limits

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

Q: What is Excess Accident insurance?

A: The Excess Accident policy provides coverage for accidental injuries to insured USA Softball players and coaches during covered USA Softball activities, including practices, games and tournaments. As long as you are playing softball with your USA Softball team, coverage is in place.

Q: Are there any policy limitations?

A: As with any insurance policy, there are limitations and conditions. The USA Softball Excess Accident 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.

Q: What is Excess Accident insurance?

A: Excess Accident insurance 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.

Q: Can I go out of network to any provider if I have an accident?

A: 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. (Emergency treatment services are not included in this limitation.)

Premium: \$200 per USA Softball Team – must be registered with USA Softball for coverage to be in effect.

Please visit www.USASoftballAdultAccidentTBD.com to purchase for your team or league. Coverage will apply on an annual basis for your play in any softball team practice, league game or tournament game.
