

USA Softball

AN RPS SIGNATURE PROGRAM

2021 USA Softball Individual Registration Program

Frequently Asked Questions

Why promote individual registration?

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 (JO) 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 in certain areas.

How do we implement individual registration?

The manager of your team or league should contact your local USA Softball commissioner or JO commissioner to individually register in your area. To find your USA Softball commissioner, contact USA Softball or visit their website at [USA Softball](https://www.ussoftball.org).

Is insurance included with individual registration?

Yes! As an individually registered member of USA Softball, you are automatically covered for liability and accident insurance. The liability provides a limit of \$2 million to protect you from lawsuits arising from bodily injury or property damage to others as a result of your softball activities. USA Softball individual registration members are also automatically provided with a \$250,000 limit of accident medical insurance. This policy helps cover the cost of medical treatment if you are injured while playing softball.

Does the USA Softball insurance follow me if I play on another team?

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.

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

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

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 liability policy.

Are league officers covered?

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. Remember, the liability policy covers you for claims arising from bodily injury and property damage to others. Additionally, the league has the option to purchase Directors & Officers liability, which protects you from lawsuits alleging wrongful acts or errors and omissions-type claims (such as discrimination suits, wrongful termination, etc.). This is optional insurance that can be purchased on the [RPSBollinger.com](https://www.rpsbollinger.com) website. Click on USA Softball, then click Buy Insurance Online from the menu bar. Select Directors & Officers Liability under Available Insurance Plans.

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

No, there is no auto liability coverage under this policy. Coverage for transporting participants is specifically excluded under the USA Softball liability program.

Do coaches need to individually register?

In order for coaches to be covered for accident insurance (in case they get injured), they need to 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 as soon as possible for coverage to apply retroactively to his or her injury.

What accident deductibles are available under the individual registration plan?

There are two deductible options for JO players in your team or league: the \$125 deductible or \$250 deductible. 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.)

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

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.

If our league hosts a tournament, are we covered?

If the teams are within your league and the league is 100% individually registered, then the tournament is covered, as are your interests as the tournament sponsor. However, if the teams are outside your league, you should purchase the USA Softball tournament insurance for the event. Please visit RPSBollinger.com and select USA Softball for more information.

Accident claims information for the individual registration insurance plan: What does the USA Softball accident policy cover?

This policy provides coverage for medical expenses that you incur as a result of your participation in USA Softball team activities. The policy provides up to \$250,000 in accident medical expense protection, subject to a deductible and 90/10 coinsurance. Treatment and medical expenses are covered for 52 weeks from the date of injury. This is a supplemental coverage to help minimize your out-of-pocket expenses if you are injured playing softball. The coverage is subject to the limits, conditions and exclusions of the policy, and is not designed to cover everything.

Are there guidelines under the policy for getting treatment and submitting a claim form?

For claims to be eligible for coverage, you must seek medical treatment within 60 days from the date of injury. The USA Softball claim form must be submitted to RPS within 90 days or up to one year from the date of injury.

What happens if I have my own primary medical insurance?

Accident medical expenses are covered under the USA Softball accident policy on an excess basis, meaning that benefits will only be paid under this plan after your own personal or group insurance has paid out its benefits. Once you have submitted the claim to your primary insurance plan, you can submit any remaining balances or out-of-pocket expenses to the USA Softball accident plan. Send your itemized bills and explanation of benefits (EOB) from your primary carrier with a completed RPS Signature Programs USA Softball claim form to RPS to have your claim processed. Please note: It is very important that you follow your primary insurance carrier's eligibility criteria (e.g., to be treated in-network, if required by HMO) in order for your claim to be eligible for coverage under the USA Softball accident plan.

What happens if I have no other insurance?

If you have no other insurance, USA Softball insurance coverage is primary, subject to the deductible, coinsurance and other policy limitations. Send the itemized bills from your doctors or hospitals along with a completed RPS Signature Programs USA Softball claim form to RPS to have your claim processed.

Is there a deductible or coinsurance on the USA Softball accident plan?

Depending on the plan selected, JO players and their coaches may have a \$125 or \$250 deductible. Adult players have a \$500 deductible. The deductible applies regardless of whether you have other insurance. Please check your membership ID card for details. In addition, the policy has a 90/10 coinsurance clause. This means that after you meet the deductible (if any) for medical services, the USA Softball accident insurance pays 90%, and you are responsible for the remaining 10%.

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. Incomplete claim forms are the most common reason for delays in the claims process. Another way to avoid delay is to provide RPS with itemized bills (a CMS-1500 is the standard form used by physicians and dentists, and UB-04 is the standard form used by hospitals). If you have primary insurance, you will need to include the EOB form from your primary health insurance carrier.

RPS Signature Programs manages a variety of specialized programs on behalf of highly rated carriers, offering proprietary insurance solutions in niche markets. Headquartered in Rolling Meadows, Illinois, RPS Signature Programs is a division of Risk Placement Services, one of the nation's largest specialty insurance product distributors.

For more information, visit RPSins.com/SignaturePrograms.

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