

**USA Softball**

AN RPS SIGNATURE PROGRAM

# Insurance Program Guide 2026



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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: 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, at 800.446.5311, by email at [USASoftball@rpsins.com](mailto:USASoftball@rpsins.com), or visit the USA Softball's Insurance and Risk Management website at [RPSins.com](http://RPSins.com).

# Coverages Provided to USA Softball Local Associations

## GENERAL LIABILITY INSURANCE

Coverage is provided for claims resulting from bodily injury and property damage.

\$3,000,000	Per occurrence limit
\$5,000,000	Aggregate limit
\$0	Deductible

## DIRECTORS & OFFICERS INSURANCE

Coverage is provided for alleged or actual wrongful acts (e.g., discrimination, wrongful dismissal of a coach or player and sexual harassment).

## TRAVEL ACCIDENT INSURANCE

Provides accidental death and dismemberment coverage while traveling on behalf of USA Softball and/or your Association.

In addition, travel assistance services are provided to help with travel mishaps or emergencies during your trip, such as a medical emergency, flight delay or lost luggage.



# Accident Insurance Plan

## GENERAL INFORMATION

The accident policy for youth and adult teams, umpires and tournaments, and clinics is underwritten by SiriusPoint America Insurance Company.

## WHAT IS ACCIDENT INSURANCE?

The accident policy provides coverage for accidental injuries to insured USA Softball players, coaches and umpires during covered softball activities. (USA Softball umpires should refer to the 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 that 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 preexisting conditions.

## ACCIDENT POLICY LIMITS

\$250,000	Accident medical/dental expense limit
Up to \$10,000	Accidental death/ dismemberment benefit
\$500	Deductible per claim for Youth Individual Registration
\$1,000	Deductible per claim for Team insurance with 90/10 Coinsurance

## IMPORTANT NOTE

Individual Registration — Coverage will follow the USA Softball team while participating in USA Softball and non-USA Softball events.

Team Insurance — Coverage will follow the USA Softball team while participating in USA Softball events only. If the team are participating in non-USA Softball events, they will need to individually register with USA Softball.

## 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 under this policy may be less than what your physician or medical service provider has charged you. Medical services must begin within 30 days of the date of injury. Your claim form must be submitted within 90 days from the date of injury.

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 of 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 in the next section).



## 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. Hernias of any kind.
3. Injury covered by workers' compensation or similar legislation or automobile no-fault law.
4. First aid rendered at the scene of the accident.
5. Any sickness or bodily illness.
6. 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 ACCIDENT PLAN?

Individually registered players, managers, coaches and scorekeepers are automatically covered for accidental injuries incurred during scheduled games, practices and tournaments. 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-JO (Youth)** automatically includes accident insurance with the USA Softball membership registration fee. Benefits provided are shown on page 5. 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 23 for the USA Softball individual registration program.

**USA Softball JO (Youth) 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.

**USA Softball adult individual registration** offers two plans: liability only and package (accident and liability). Liability only does not include coverage for a player's injuries.

**USA Softball adult team registration** includes liability insurance. Adult-team accident insurance can be purchased separately from our website, [RPSBollinger.com](http://RPSBollinger.com).

Regardless of when the policy is purchased, USA Softball Adult insurance terminates on December 31 and must be renewed in January of the following year for coverage to be continuous. USA Softball Youth insurance terminates on September 1. For more information, see page 26 for USA Softball team insurance plans.

## ACCIDENT INSURANCE FOR UMPIRES

See page 18 for a description of the USA Softball umpire insurance.

# FAQ About the Accident Insurance Plan

## WHEN IS MY INSURANCE EFFECTIVE?

For individually registered USA Softball Youth players, coaches, etc., registering for the first time, coverage begins on the day of registration as long as payment is received by the Local USA Softball Association (if tryouts occur before registration, the tryout is covered). For individually registered players and coaches who are renewing registration, they will be covered from September 1 of that year.

For players and coaches buying the USA Softball team insurance plan for the first time, they are covered from the day after the 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 September 1 of that year.

## DOES THE ACCIDENT PLAN COVER ALL OF MY MEDICAL EXPENSES FOR AN INJURY?

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.

## WHAT IF A CLAIMANT DOES NOT HAVE PRIMARY INSURANCE?

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, if applicable, 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.

## ARE SPECTATORS COVERED UNDER THE ACCIDENT POLICY?

No.

## MY ADULT SOFTBALL TEAM REGISTERED WITH USA SOFTBALL AS A TEAM. AM I AUTOMATICALLY COVERED FOR ACCIDENT INSURANCE?

No. Under adult team or league registration, you are only covered for liability insurance. However, a team or league can purchase accident team insurance from our website, [RPSBollinger.com](http://RPSBollinger.com).

## WHAT IF I GO OUT OF NETWORK FOR MY PRIMARY INSURANCE? WILL THE ACCIDENT POLICY STILL COVER MY MEDICAL EXPENSES?

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) 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.

## 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?

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.

## HOW CAN I MAKE SURE THAT MY CLAIM GETS PAID AS QUICKLY AS POSSIBLE?

The most important thing you can do is 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. 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, a dental claim form is the standard form used by dentists, and a UB-04 is the standard form 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 (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.

# General Liability Insurance Plan

## GENERAL INFORMATION

The General Liability policy is underwritten by SiriusPoint America Insurance Company.

## GENERAL DESCRIPTION

The USA Softball's comprehensive general liability policy provides coverage for:

- \$3 million per occurrence/\$5 million 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.

## GENERAL LIABILITY POLICY LIMITS

\$3 million	Per-occurrence limit
\$5 million	Per-team aggregate limit
\$2 million	Products/comp operations aggregate limit
\$1 million	Advertising/personal injury limit
\$2 million	Participant legal liability per occurrence/aggregate limit
\$1 million	Sexual abuse liability limit per occurrence
\$2 million	Sexual abuse liability aggregate limit
\$1 million	Damages to premises rented by you
\$10,000	Medical payments (to nonparticipants)
\$0	Deductible

## IN ADDITION TO 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 alcoholic beverage, nor for acts of an intoxicated person.

## WHO IS COVERED BY THE GENERAL LIABILITY POLICY?

USA Softball, local USA Softball associations, local USA Softball commissioners, officers of USA Softball, members of the board of directors of USA Softball, all employees of USA Softball, all voting members of the USA Softball council, JO 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 USA Softball and USA Softball adult registered teams and leagues.

## HOW ARE TEAMS, LEAGUES, PLAYERS AND COACHES COVERED UNDER THE GENERAL LIABILITY POLICY?

Individually registered players and coaches, teams and leagues that consist of 100% individually registered players and coaches with adult registered teams and leagues are covered automatically for general liability.

Here's the link to the USA Softball website:

[RegisterUSAsoftball.com](http://RegisterUSAsoftball.com)

JO (youth) teams and leagues that are not part of individual registration and register through a team registration process with a USA Softball commissioner are **not automatically** covered for insurance. A team or league that registers by paying a team registration fee to a commissioner must purchase insurance separately through the USA Softball team insurance plan.

Adult teams and leagues that register with USA Softball are automatically covered for general liability.

## WHAT IS COVERED UNDER THE 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 or league's sponsored/supervised activities. 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 second 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.

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.
- An 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.

Medical payments to others, such as injuries to spectators or others not affiliated with USA Softball, are covered under the general liability policy. This coverage is intended to provide reimbursement for medical expenses for nonserious injuries, such as a slip/fall by a spectator on 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 AND 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 26 for USA Softball individual registration.

**JO (Youth) 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. For more information, see page 26 for USA Softball team insurance.

**USA Softball adult team registration** includes liability insurance. Adult-team accident insurance must be purchased separately from our website, [RPSBollinger.com](http://RPSBollinger.com).



## 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 JO (Youth) 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% JO registered teams/leagues, only the individual officers are covered for liability; the leagues that register with them have no coverage unless they buy into the insurance plan through individual registration or purchase team insurance. Since adult team registration includes liability insurance, 100% of adult registered teams/leagues are covered.

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 18.

## FAQ About the General Liability Insurance Plan

### WHEN IS MY INSURANCE EFFECTIVE?

For individually registered USA Softball players, coaches, etc., registering for the first time, coverage begins on the day of registration as long as payment is received by the Local USA Softball Association (if tryouts occur before registration, the tryout is covered). For individually registered players and coaches who are renewing registration, they will be covered from September 1 of that year.

For players and coaches buying the USA Softball team insurance plan for the first time, they are covered from the day after the 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 September 1 of the renewal year.

### DOES THE GENERAL LIABILITY POLICY COVER A TEAM OR LEAGUE FOR ALL SOFTBALL-RELATED LAWSUITS?

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 that are not covered by the general liability policy because they fall under different types of insurance that you would need to purchase. 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.

## **WHAT IS AN EXAMPLE OF A BODILY INJURY CLAIM?**

A player slides into second 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.

## **WHAT IS AN EXAMPLE OF A PROPERTY DAMAGE CLAIM?**

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.

## **WILL LIABILITY INSURANCE COVER TEAM MEMBERS PREPARING THE FIELD BEFORE A GAME?**

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.

## **DOES THE LIABILITY INSURANCE COVER TEAMS OR LEAGUES WHEN THEY PARTICIPATE IN NON-USA SOFTBALL TOURNAMENTS?**

Youth teams insured through the Individual Registration program are covered while participating in non-USA Softball events. Team insurance covers teams while participating in USA Softball events only.

## **DOES MY LEAGUE HAVE LIABILITY INSURANCE IF THEY HOST A FRIENDLY OR A TOURNAMENT?**

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 21 for more information.

## **ARE FUNDRAISERS COVERED FOR LIABILITY?**

Yes. Fundraising activities, award dinners and team meetings are covered. Fundraisers must be typical, nonhazardous 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.

If a team/league is having a fundraiser, please call RPS Bollinger to confirm coverage.

## **WILL THE USA SOFTBALL LIABILITY INSURANCE COVER A LEAGUE'S CONCESSION STANDS?**

Yes, if the league is individually registered or has purchased team 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 workers' 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.

## **ARE COACHES OR PARENTS COVERED FOR AUTO LIABILITY WHILE DRIVING PLAYERS TO A GAME, PRACTICE OR TOURNAMENT?**

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.

# Directors & Officers Liability Insurance Plan

The following USA Softball D&O plan is available only for nonprofit organizations. If you are a resident of New Jersey, Florida or Kentucky, please be advised that state surcharges and/or taxes may apply to orders for D&O liability insurance. An invoice for any applicable surcharges will be included with your policy. If your organization is for-profit, please contact RPS 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, leagues and umpire associations that 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.

## GENERAL INFORMATION

The D&O liability insurance is underwritten by Chubb Group of Insurance Companies, rated "A+" (Superior), XV by A.M. Best.

Only 501(c)(3) nonprofit organizations can purchase this coverage. For-profit entities must be individually underwritten by RPS. In addition, commercial general liability must be in force for the organization.

Organizations in Washington, please contact us for a different application. Organizations in Vermont, Wyoming and Alaska are subject to the surplus lines tax and must be written through a different office. Please contact RPS for more information.

## 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.

## EXAMPLES OF COVERED CLAIMS UNDER THE DIRECTORS & OFFICERS LIABILITY PLAN

**Discrimination:** Lawsuits claiming discrimination — whether racially, ethnically 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 a 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 on 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

<b>Option 1</b>	
Policy limit	\$1 million per claim
Limit per policy term	\$1 million total payments
Defense costs	Inside the Limits
Deductible amount	\$0 per claim
Annual premium per league	\$650
<b>Option 2</b>	
Policy limit	\$2 million per claim
Limit per policy term	\$2 million total payments
Defense costs	Inside the Limits
Deductible amount	\$0 per claim
Annual premium per league	\$1,130

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 a claims-made policy, 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 16 for information on applying for D&O liability under optional insurance plans. This coverage is available only to nonprofit associations.



## FAQ About the D&O Liability Insurance Plan

### **ONE OF OUR BOARD MEMBERS HAS BEEN SUED BECAUSE A PLAYER IN THE LEAGUE WAS INJURED. IS THIS A D&O CLAIM?**

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.

### **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?**

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

### **ONCE I APPLY FOR THE COVERAGE ON RPSBOLLINGER.COM, WHEN DO I RECEIVE AN INVOICE?**

You will receive a bill in the mail directly from Ace/Chubb, and you will also pay the premium directly to Ace/Chubb. You have the option to make electronic payments, pay by credit card or send in a paper check. Payment is made directly to Ace/Chubb. If you have any questions about your coverage, you will need to contact RPS.

# 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 nonprofit organizations. If your team, league or association is for-profit, please contact RPS to obtain a proposal.

For D&O and crime plans, organizations in Washington should contact us for an application. Organizations in Vermont, Wyoming and Alaska are subject to the surplus lines tax, and must be written through a different office. Please contact RPS for more information.

## **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 seek 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 million per claim
Limit per policy term	\$1 million total payments
Defense costs	Inside the Limits
Deductible amount	\$0 per claim
Annual premium per year	\$650

### **Option 2**

Policy limit	\$2 million per claim
Limit per policy term	\$2 million total payments
Defense costs	Inside the Limits
Deductible amount	\$0 per claim
Annual premium per year	\$1,130

For more information on D&O liability, please see page 12.

## **CRIME INSURANCE FOR TEAMS, LEAGUES AND UMPIRE ASSOCIATIONS**

This 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 officer, volunteer or employee.

## **ONCE I APPLY FOR THE COVERAGE, WHEN DO I RECEIVE AN INVOICE?**

You will receive a bill in the mail directly from Ace/Chubb, and you will also pay the premium directly to Ace/Chubb. You have the option to make electronic payments, pay by credit card or send in a paper check. Payment is made directly to Ace/Chubb. If you have any questions about your coverage, you will need to contact RPS.

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

<b>Option 1</b>	
Limits as shown	\$260
<b>Option 2</b>	
Increase employee dishonesty to \$50,000; other limits as shown	\$326
<b>Option 3</b>	
Increase employee dishonesty to \$100,000; other limits as shown	\$392

## EXAMPLES OF CLAIMS COVERED UNDER THIS PLAN

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.

## FAQ About the Crime Insurance Plan

### MY LEAGUE'S SCOREBOARD AND SPORTS EQUIPMENT WERE STOLEN OVER THE WEEKEND. IS THIS COVERED BY CRIME INSURANCE?

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

### 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?

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.

### A COMPUTER HACKER ACCESSES OUR LEAGUE'S BANK ACCOUNT INFORMATION AND WIPES OUT ALL OF OUR FUNDS. WOULD THIS BE A COVERED CLAIM?

No. Computer fraud is not a covered cause of loss under the USA Softball program.

# Umpire Insurance Plan

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. There is now coverage while officiating other amateur sports; however, there is no coverage for officiating non-USA Softball with the exception of scholastic and collegiate softball events.

All umpires registered with USA Softball are automatically covered during the calendar year for liability and accident insurance plans as described below.

## UMPIRE LIABILITY INSURANCE

Underwritten by the State National Insurance Company.

All umpires who register with USA Softball are automatically protected under 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

\$3 million	Per-occurrence limit
\$5 million	Aggregate limit
\$2 million	Products/completed operations aggregate limit
\$1 million	Advertising/personal injury limit
\$2 million	Participant legal liability per occurrence/aggregate limit
\$1 million	Sexual abuse per occurrence liability limit
\$2 million	Sexual abuse liability aggregate limit
\$1 million	Damages to premises rented by you
\$10,000	Medical payments (to nonparticipants)
\$0	Deductible

## ACCIDENT MEDICAL INSURANCE

Underwritten by SiriusPoint America 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

\$250,000	Accident medical/dental expense limit
Up to \$10,000	Accidental death/ dismemberment benefit
\$500	Deductible per claim
90/10	Coinsurance

This is **excess** insurance and only comes into play after a claimant has utilized their personal or 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 that are incurred within 52 weeks of the date of injury. Medical services must begin within 30 days of the accident; Claim forms must be submitted within 90 days 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 in order for their claim to be eligible for coverage under the USA Softball accident plan (for example, to be treated in-network, if required by the HMO). 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. Hernias of any kind.
3. Injury covered by workers' compensation or similar legislation or automobile no-fault law.
4. First aid rendered at the scene of the accident.
5. Any sickness or bodily illness.
6. 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.

## **FAQ About the Umpire's Insurance Plan**

#### **WHEN ARE REGISTERED USA SOFTBALL UMPIRES COVERED BY THE UMPIRE INSURANCE PLANS?**

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, his/her designee or authorized by the USA Softball national office.

#### **WHEN IS A USA SOFTBALL UMPIRE'S INSURANCE EFFECTIVE?**

Upon registering with USA Softball for the first time or when renewing membership, coverage is effective from January 1 to December 31 each year.

#### **DOES THE GENERAL LIABILITY POLICY COVER A USA SOFTBALL UMPIRE FOR ALL SOFTBALL-RELATED LAWSUITS?**

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 that 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.

#### **DOES THE UMPIRE ACCIDENT PLAN COVER ALL OF MY MEDICAL EXPENSES FOR ANY INJURY I RECEIVE ON THE FIELD?**

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 that apply to the policy. Therefore, payments under this policy may be less than what your physician or medical service provider has charged you.

## **WHAT IF I DO NOT HAVE ANY OTHER (PRIMARY) INSURANCE? WILL THE USA SOFTBALL PLAN TAKE CARE OF ALL OF MY BILLS?**

For USA Softball umpires with no other insurance, the USA Softball accident policy would pay the claim on a primary basis, subject to the \$500 deductible and coinsurance (90/10). As outlined earlier, 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.

## **THE HOSPITAL IS ASKING FOR PREAMBORIZATION OF THE SURGERY I AM SCHEDULED TO HAVE. WHO DO I CONTACT TO GET THIS PREAPPROVAL?**

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

## **WHAT IF I GO OUT OF THE NETWORK (UNDER MY PRIMARY INSURANCE)? WILL THE ACCIDENT POLICY STILL COVER MY MEDICAL EXPENSES?**

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 coverage under the USA Softball accident plan. It is therefore very important that you follow your primary insurance carrier's eligibility criteria in order for the claim to be eligible for coverage under USA Softball's accident plan (for example, to be treated in network if required by HMO).

## **HOW CAN I MAKE SURE THAT MY CLAIM GETS PAID AS QUICKLY AS POSSIBLE?**

The most important thing you can do is fill out the claim form completely, and have it signed by a league official and your USA Softball state commissioner before submitting your claim form. 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 claims. To avoid delays for this reason, please provide itemized bills (a CMS1500 is the standard form used by doctors, a dental claim form is the standard form used by dentists, and a UB-04 is the standard form 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 EOB from your primary health insurance carrier along with your claim.



# Sanctioned Tournaments and 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 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.

USA Softball adult-registered teams do not need to purchase tournament liability insurance since the coverage is included with USA Softball registration. Tournament accident coverage is available for purchase.

If the tournament's participating teams are not individually registered with USA Softball, which happens with some JO (youth) 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. All participating teams must be registered with USA Softball for the tournament insurance to be valid.

To apply for USA Softball Tournament/Clinic insurance, event must be sanctioned with your USA Softball Commissioner. Coverage can then be purchased on our website, [RPSBollinger.com](http://RPSBollinger.com).

## TOURNAMENT AND 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.

## TOURNAMENT AND CLINIC GENERAL LIABILITY LIMITS

\$3 million	Per-occurrence limit
\$5 million	Aggregate limit
\$2 million	Products/completed operations aggregate limit
\$1 million	Advertising/personal injury limit
\$2 million	Participant legal liability per occurrence/aggregate limit
\$1 million	Sexual abuse per occurrence liability limit
\$2 million	Sexual abuse liability aggregate limit
\$1 million	Damages to premises rented by you
\$10,000	Medical payments (to nonparticipants)
\$0	Deductible

## TOURNAMENT AND 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 to any valid and collectible healthcare 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
Up to \$10,000	Accidental death/accidental dismemberment benefit
\$500	Deductible per claim (regardless of primary insurance, if any)
90/10	Coinurance

This is **excess** insurance and only comes into play after a claimant has utilized their personal or 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 that are incurred within 52 weeks of the date of injury. Medical services must begin within 30 days of the accident; Claim forms must be submitted within 90 days 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 the FAQ for the USA Softball accident insurance plan on page 7.

## FAQ About Tournament and Clinic Insurance

### I AM HOSTING A JO (YOUTH) SOFTBALL TOURNAMENT, BUT IT IS NOT APPROVED/SANCTIONED BY USA SOFTBALL. CAN I STILL PURCHASE COVERAGE?

No. Only USA Softball-approved/-sanctioned tournaments and clinics can be insured through this plan.

### MY USA SOFTBALL-INSURED JO (YOUTH) LEAGUE IS HOSTING A TOURNAMENT, AND TEAMS OUTSIDE OUR LEAGUE WILL BE PARTICIPATING. DO WE NEED TO PURCHASE USA SOFTBALL TOURNAMENT INSURANCE?

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

### 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 YOUTH-SANCTIONED TOURNAMENT?

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 were 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.

### OUR LEAGUE IS SPONSORING AN INTRODUCTORY CLINIC TO ATTRACT NEW PLAYERS. OUR TEAMS ARE INDIVIDUALLY REGISTERED. DO WE NEED TO PURCHASE CLINIC INSURANCE?

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 is committed to the goal of providing accident and liability insurance for all participants in the JO (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 sports programs individually register their participants in order to boost loyalty in their organizations, increase brand awareness and 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 JO program.

USA Softball individual registration is also available for adult teams. There are two plans available: liability only and package (accident and liability). Liability alone does not include coverage for a player's injuries.

## ENHANCED INSURANCE BENEFITS

- USA Softball accident and liability insurance are automatically provided to individually registered youth teams. 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
Up to \$10,000	Accident death/ dismemberment benefit
\$500 per claim (regardless of primary insurance, if any)	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 under this policy may be less than what your physician or medical service provider has charged you. Medical services must begin within 30 days of the date of injury; Your claim form must be submitted within 90 days from the date of injury.

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.

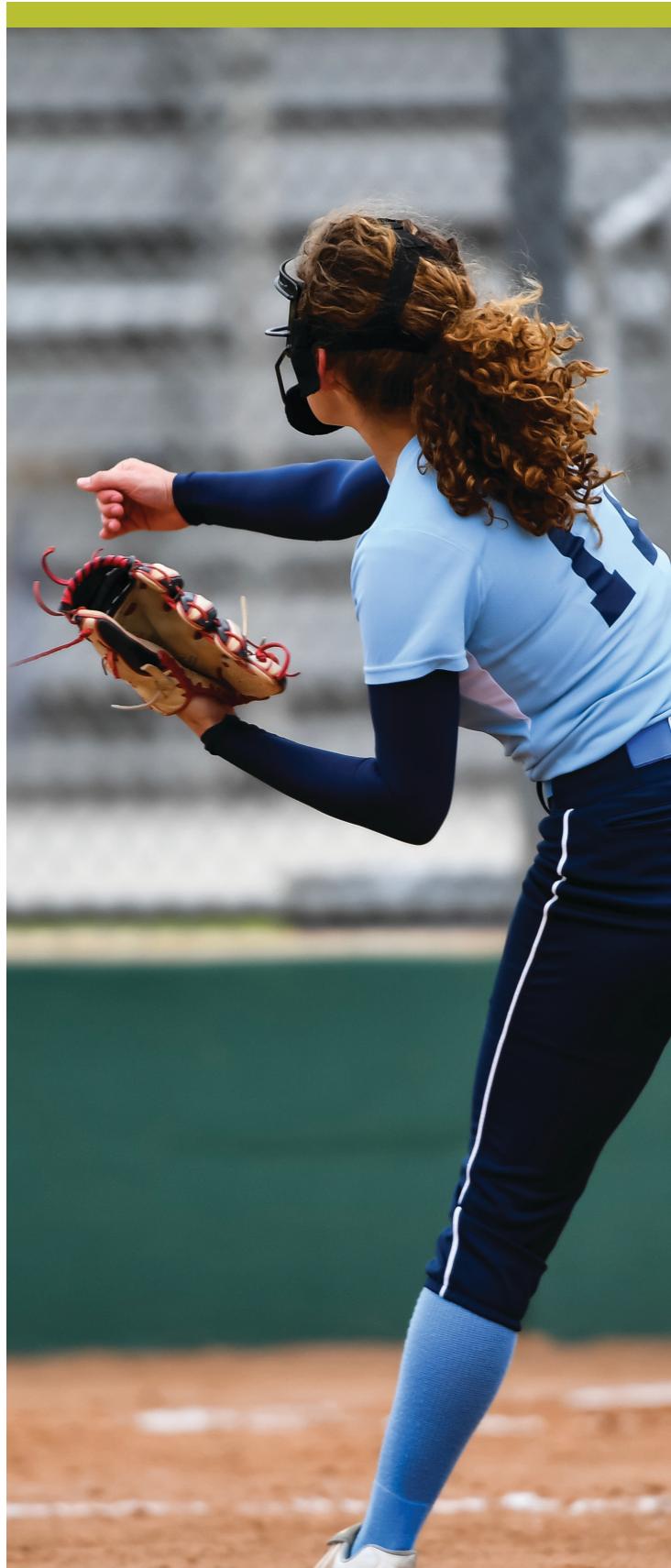
Important note on out-of-network claims: Claimants who choose to go outside of their HMO network or do not follow the rules of their primary insurance plan, and whose claim is denied as a result of a primary insurance plan, will not have their claim covered by the USA Softball plan either. The USA Softball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

## INDIVIDUAL GENERAL LIABILITY INSURANCE

\$3 million	Per-occurrence limit
\$5 million	Aggregate limit
\$2 million	Products/completed operations aggregate limit
\$1 million	Advertising/personal injury limit
\$2 million	Participant legal liability per occurrence/aggregate limit
\$1 million	Sexual abuse per occurrence liability limit
\$2 million	Sexual abuse liability aggregate limit
\$1 million	Damages to premises rented by you
\$10,000	Medical payments (to nonparticipants)
\$0	Deductible

In addition to the usual exclusions that are 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 alcoholic beverage and for acts of an intoxicated person.



# FAQ About JO (Youth) Individual Registration

## 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 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 for adult leagues.

## HOW DO WE IMPLEMENT INDIVIDUAL REGISTRATION?

The manager of your team or league should contact your local USA Softball commissioner or JO commissioner for individual registration in your area. To find your USA Softball commissioner, contact USA Softball or visit their website, [USASoftball.com](http://USASoftball.com).

## IS INSURANCE INCLUDED WITH INDIVIDUAL REGISTRATION?

Yes! As an individually registered member of USA Softball, you are automatically covered for liability and accident insurance, as detailed on page 23.

## DOES THE USA SOFTBALL INSURANCE FOLLOW ME IF I PLAY ON ANOTHER SOFTBALL 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.

## IF MY TEAM PLAYS IN A NON-USA SOFTBALL-SANCTIONED EVENT, DOES THE USA SOFTBALL INSURANCE STILL APPLY?

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.

## 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 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 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.

## DO COACHES NEED TO INDIVIDUALLY REGISTER?

In order 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 in order for coverage to apply retroactively to his/her injury.

## WHAT ACCIDENT DEDUCTIBLES ARE AVAILABLE UNDER THE INDIVIDUAL REGISTRATION PLAN?

There is a \$500 deductible for players and coaches.

## WHAT DO WE DO IF A PLAYER QUILTS 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 JO (YOUTH) TOURNAMENT, ARE WE COVERED?

If the teams are within your league and the league is 100% individually registered, then the tournament is automatically covered, as are 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.

## TEAM INSURANCE: JO AND ADULT PLANS

If your USA Softball organization does not mandate individual registration, USA Softball JO (Youth) 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, is available for purchase. Since liability insurance is included with USA Softball adult registration, adult teams have the option to purchase team accident insurance.

The package insurance plan includes the following:

### ADULT TEAM ACCIDENT INSURANCE

#### Policy Limits

\$250,000	Accident medical/dental expense limit
Up to \$10,000	Accidental death/accidental dismemberment benefit
90/10	Coinsurance
\$1,000 per claim	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 under this policy may be less than what your physician or medical service provider has charged you. Medical services must begin within 30 days of the date of injury. Your claim form must be submitted within 90 days 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.

With team insurance, coverage will follow the team while participating in USA Softball events only. If a team is playing in non-USA Softball events, they should individually register with USA Softball.



## TEAM INSURANCE GENERAL LIABILITY INSURANCE

\$3 million	Per-occurrence limit
\$5 million	Aggregate limit
\$2 million	Products/completed operations aggregate limit
\$1 million	Advertising/personal injury limit
\$2 million	Participant legal liability per occurrence/aggregate limit
\$1 million	Sexual abuse per occurrence liability limit
\$2 million	Sexual abuse liability aggregate limit
\$1 million	Damages to premises rented by you
\$10,000	Medical payments (to nonparticipants)
\$0	Deductible

In addition to 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 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 alcoholic beverage and for acts of an intoxicated person.

## FAQ About Team Insurance Plan

### HOW DO I PURCHASE USA SOFTBALL TEAM INSURANCE?

Contact your USA Softball Commissioner to register your team with USA Softball. Once registered, team insurance can be purchased with a credit card from our website, RPSBollinger.com. Once your credit card is approved, you will be able to download your certificates of insurance.

### ARE ALL-STAR TEAMS COVERED BY THE TEAM OR LEAGUE INSURANCE PLAN?

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.

### MY USA SOFTBALL-INSURED JO (YOUTH) LEAGUE IS HOSTING A TOURNAMENT, AND TEAMS OUTSIDE OUR LEAGUE WILL BE PARTICIPATING. DO WE NEED TO PURCHASE TOURNAMENT INSURANCE?

Yes. You would need to purchase tournament insurance because teams outside your league are participating.

**Note:** The event must be approved or sanctioned by USA Softball.

### 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 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.

### ARE LEAGUE OFFICERS COVERED?

If all the teams within your JO (Youth) 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.

## How To Purchase Team Insurance Online

You may purchase USA Softball team insurance from [RPSBollinger.com](http://RPSBollinger.com). Prior to doing so, please contact your USA Softball Commissioner to register your team(s). 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.

**Important:** Only field owners and long-term lessees can be named as additional insureds. Softball organizations and national concessionaires cannot be named as additional insured.



# Accident Insurance Claims Procedures

There are a number of important points to be made regarding accident claims. The most important thing is that this is a supplemental plan made available by 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 as soon as possible. Any delay in submitting completed claim forms to RPS 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 within 90 days from the date of injury by submitting a completed USA Softball claim form.
2. Medical/dental treatment for the injury must begin within 30 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 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, a dental claim form is the standard form used by dentists, and a UB-04 is the standard form used by hospitals.

6. If a claimant has primary insurance, they will need to include the 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) 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 your RPS Signature Programs representative for the appropriate USA Softball accident claim form to use.

## 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 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's USA Softball department at 800.446.5311, fax to 973.921.8474 or email at [USASoftball@rpsins.com](mailto:USASoftball@rpsins.com).
2. Please complete a USA Softball incident report 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.
3. After reporting to SafeSport, immediately report any incident that involves sexual molestation or abuse of any kind to [Margaret\\_Schubkegel@rpsins.com](mailto:Margaret_Schubkegel@rpsins.com) and [USASoftballSafeSports@usasoftball.com](mailto:USASoftballSafeSports@usasoftball.com).

4. 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'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.
5. **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 staff.

#### **WHAT HAPPENS ONCE YOUR LIABILITY CLAIM HAS BEEN REPORTED?**

1. RPS will prepare a report to the insurance carrier setting forth the details of the claim, and will provide guidance and instructions to the insurance carrier 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 the insurance carrier.
3. The insurance carrier's claims adjuster claims adjusters/investigators will contact those individuals with 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.

## Risk Management

The following is available on our website under Risk Management:

- “A Guide to Prevention of Sexual & Physical Abuse for USA Softball Teams and Leagues”
- “Safety Awareness Guide”
- “Golf Cart Safety for Softball Tournaments and Activities”

## Supplemental Information

### **USA SOFTBALL INSURANCE BROCHURES**

USA Softball brochures are available on our website and available to parents, coaches, teams and leagues, and may be useful handouts at your meetings.

- FAQ on the USA Softball Individual Registration Program.
- USA Softball Clinic and Tournament Insurance Plan.
- Optional Insurance Plans for Teams, Leagues and Associations.

### **RPS SIGNATURE PROGRAMS USA SOFTBALL INSURANCE TEAM**

For over 60 years, RPS and USA Softball have partnered to insure USA Softball members and the USA Softball organization. The RPS Signature Programs 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.

#### **Margaret Schubkegel, Area Assistant Vice President**

[Margaret\\_Schubkegel@rpsins.com](mailto:Margaret_Schubkegel@rpsins.com)  
800.446.5311, ext. 8236

#### **Kathleen Lazzaro, Sports Underwriter**

[Kathleen\\_Lazzaro@rpsins.com](mailto:Kathleen_Lazzaro@rpsins.com)  
800.446.5311, ext. 8262

# Glossary of Terms

**Accident:** An unintended, unforeseen or unexpected event.

**Additional insured:** Entity outside of the named insured; relationship to the 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 are not exhausted by the named insured); no responsibility for premium payment.

Examples:

1. Managers or lessors of premises used by the named insured
2. Financial sponsors of organizations or activities

**Bodily injury:** Term used under the general liability policy. Claims of bodily injury are the key claims covered by general liability insurance in sports.

**Property damage:** Term used under the general liability policy. Damage to the property of others (not your own property) is also a key liability coverage.

**Certificate of insurance:** Form given, usually to a venue, town, municipality, etc., to show the relevant coverage provided by the insurance policies.

**Certificate holder:** The entity to which a certificate of insurance is provided as a matter of information; does not confer any coverage under the policy.

**Occurrence limit:** The upper limit on the amount an insurer will pay for any single covered losses during the policy period.

**Aggregate limit:** The upper limit on the amount an insurer will pay for all covered losses during the policy period.

**Assumption of risk:** An acceptance of the risk of danger or injury by a person that meets both of the following criteria. In theory, a person who has assumed the risk of injury may not recover at law.

**Care, custody and control:** The possession of property, especially that of another party, in which one party may assume an insurable interest.

**Claimant:** A person who submits a claim to an organization or an insurer.

**Deductible:** 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.

**Defendant:** A person who is being sued and must defend against the plaintiff's 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.)

**Plaintiff:** A person who sues another party in a civil case.

**Exclusion:** A policy condition that rules out or eliminates coverage.

**Exposure:** The activities in which you are involved that open the probability of loss.

**Liability:** Legal obligation to fulfill a contract or responsibility associated with the performance of a duty to protect others' rights from harm.

**Negligence:** A legal concept 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: duty, breach of duty, damages/injury and proximate cause between breach of duty and damage.

**Named insured:** Has the broadest protection provided by the policy; full rights to policy coverage and limits. Often referred to as the policyholder.

**Participant legal liability:** 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.

**Explanation of Benefits (EOB):** Form(s) given to a claimant by a health or an accident insurer to explain how a claim was paid.

**Itemized bill (CMS-1500 and UBs):** Coded bills given by healthcare providers to insurers that show all the information necessary to process a claim.

**Balance due bill:** 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.

**Benefit period:** 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.

**Wrongful act:** Term used to describe what is covered by a D&O policy. These wrongful acts are usually decisions made by a team or league that someone challenges formally, often in court.

**Participant:** Term used to describe an athletic participant, or those who make up your organization. These would be first-party insureds.

**Spectator:** Term used to describe those who watch the games. These are not participants (even if their kids are participants), and these would be third parties.

# USA Softball

AN RPS SIGNATURE PROGRAM

## About RPS Signature Programs

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](http://RPSins.com/signatureprograms).

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