

# USSSA Insurance

2009

## Frequently Asked Questions

FILICE INSURANCE AGENCY

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THE INFORMATION CONTAINED HEREIN IS A BRIEF OUTLINE OF COVERAGES AND EXCLUSIONS. THIS IS NOT A POLICY INTERPRETATION AND ONLY THE CONTRACT CAN SPEAK FOR ITSELF.

# **GENERAL INFORMATION**

## **IS ANY INSURANCE PROVIDED WHEN MY TEAM REGISTERS WITH USSSA?**

NO. Registered teams are eligible to enroll in the USSSA team insurance program.

## **IF MY ENTIRE LEAGUE REGISTERS WITH USSSA, ARE ANY INSURANCE BENEFITS PROVIDED?**

Yes. The people who run the league (officers, board members) are covered with general liability insurance, while acting in that capacity. The coverage limit is \$2,000,000 per occurrence, no aggregate limit. Coverage does not extend to players, coaches, volunteers, etc., unless the entire league purchases team insurance.

## **WHAT IS THE POLICY LIMIT ON THE USSSA GENERAL LIABILITY POLICIES?**

\$2,000,000 per occurrence, no aggregate limit.

## **DO THE USSSA GENERAL LIABILITY POLICIES COVER LAWSUITS FROM ATHLETIC PARTICIPANTS?**

Yes. This is crucial coverage which is often excluded on other general liability policies.

## **ARE WAIVER FORMS REQUIRED IN THE USSSA GENERAL LIABILITY PROGRAM?**

No. We strongly urge all participants to sign a waiver, but failure to do so will not jeopardize coverage. Waivers are included in the USSSA roster forms.

## **ARE THE USSSA GENERAL LIABILITY POLICIES WRITTEN ON AN OCCURRENCE OR ON A CLAIMS MADE FORM?**

An occurrence form. The occurrence form is preferred as coverage is not as broad on the claims made form.

## **A "PERSON WITH DISABILITY" REQUESTS TO PARTICIPATE IN A USSSA EVENT. WHAT PROCEDURE SHOULD YOU FOLLOW?**

You should request a waiver/assumption of risk form from Filice Insurance Agency. This form must be signed prior to participation in the activity in question.

**DO THE USSSA GENERAL LIABILITY POLICIES AUTOMATICALLY INCLUDED LIQUOR LIABILITY COVERAGE?**

No. Liquor liability is excluded.

**CAN I PURCHASE LIQUOR LIABILITY FOR AN UPCOMING EVENT?**

Yes. Liquor liability is available on a per event basis. Rates vary from state to state. Call Filice Insurance Agency at 1-877-345-4309 for a quote. THIS COVERAGE IS AVAILABLE ONLY TO USSSA DIRECTORS.

# **PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM**

## **WHICH SPORTS ARE ELIGIBLE FOR THE PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM?**

All USSSA sports are eligible.

## **WHAT IS THE POLICY LIMIT ON THE USSSA PRIVATE FIELD/FACILITY OWNER/OPERATOR LIABILITY POLICIES?**

\$2,000,000 per occurrence, no aggregate limit.

## **WHEN ENROLLED IN THE USSSA PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM, WHAT COVERAGE IS PROVIDED?**

General liability insurance coverage is provided during USSSA sanctioned activities in all USSSA sports.

## **WHAT PROTECTION DOES LIABILITY INSURANCE PROVIDE TO AN INSURED PRIVATE FIELD/FACILITY OWNER/OPERATOR?**

Liability insurance protects the private Field/Facility Owner/Operator for claims arising out of USSSA sanctioned activities for bodily injury, property damage, and personal injury, subject to the terms and conditions of the USSSA policy.

***The private Field/Facility Owner/Operator is a named insured on the USSSA liability policy.***

## **WHO IS ELIGIBLE TO ENROLL IN THE PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM?**

Any private Field/Facility Owner/Operator who participates in the USSSA program.

## **WHAT IS THE COST TO BE ADDED TO THE PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM?**

\$1,000 for full season coverage, which expires on 01/01/10.

## **ARE SIGNED WAIVERS REQUIRED OF ALL PARTICIPANTS IN THE**

**PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM?**

No. Waivers are strongly recommended, but not required. Waivers are included in each USSSA roster form. These roster/waiver forms should be retained at the state USSSA office.

**WHAT ARE THE REQUIREMENTS FOR COVERAGE TO BE IN EFFECT IN THE PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM?**

1. Coverage is in effect for USSSA sanctioned activities only.
2. All teams must be registered.
3. All officials must be registered.
4. All tournaments must be sanctioned.
5. A USSSA licensed ball must be used.

**IS COVERAGE PROVIDED ON A TWENTY-FOUR HOUR BASIS?**

No. Coverage is in effect during USSSA sanctioned activities only, including normal arrivals and departures.

**WHEN DOES THE PRIVATE FIELD/FACILITY OWNER/OPERATOR COVERAGE BECOME EFFECTIVE?**

Upon receipt of the application and proper premium by USSSA, 611 Line Drive, Kissimmee, FL 34744.

**CAN PRIVATE FIELD/FACILITY OWNER/OPERATOR COVERAGE BE BOUND BY A USSSA DIRECTOR?**

No. Virtually every Field/Facility Owner/Operator will want written proof of coverage, so a verbal binder would be useless.

**WHEN DOES PRIVATE FIELD/FACILITY OWNER/OPERATOR COVERAGE EXPIRE?**

January 1<sup>st</sup> 2010. Coverage is provided until the end of the calendar year, not for a twelve-month period from the date of purchase.

**DOES THE USSSA PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM POLICY COVER MEDICAL PAYMENTS TO ATHLETIC PARTICIPANTS?**

No. Medical insurance is available to any USSSA team on an optional basis.

**DOES THE USSSA PRIVATE FIELD/FACILITY OWNER/OPERATOR**

**PROGRAM POLICY COVER LAWSUITS FROM ATHLETIC PARTICIPANTS?**

Yes. This is a crucial coverage, which is often excluded on other general liability policies.

**DOES THE USSSA PRIVATE FIELD/FACILITY OWNER/OPERATOR POLICY COVER LAWSUITS FROM SPECTATORS?**

Yes.

**SHOULD A PRIVATE FIELD/FACILITY OWNER/OPERATOR PURCHASE OTHER LIABILITY INSURANCE?**

Yes. Coverage is needed for activities that are not USSSA sanctioned. Also coverage is needed for off hours when USSSA activities are not being held, as well as for liquor liability (if needed).

**CAN A PRIVATE FIELD/FACILITY OWNER/OPERATOR PURCHASE COVERAGE FOR OFF HOURS AND NON-USSSA EVENTS?**

Yes. This program is available only to private Field/Facility Owners/Operators who are currently insured in the USSSA Field/Facility Owners/Operators program. Contact Filice Insurance Agency at 1-877-345-4309 for details and an application.

**CAN PRIVATE FIELD/FACILITY OWNER/OPERATOR COVERAGE BE PURCHASED FOR ONE WEEKEND ONLY?**

Yes. The cost is \$200 per weekend, with a maximum coverage period of seven consecutive days.

**IS THE WEEKEND PRIVATE FIELD/FACILITY OWNER/OPERATOR COVERAGE TRANSFERABLE TO OTHER DATES IN THE EVENT OF A POSTPONEMENT OR CANCELLATION?**

No. Coverage is not transferable and the premium is fully earned and nonrefundable.

**WILL A CREDIT BE ISSUED IF A SINGLE ENTITY PURCHASES WEEKEND COVERAGE, AND THEN DECIDES FULL SEASON COVERAGE IS NEEDED?**

No. If full season coverage is needed, it should be purchased for all USSSA play prior to the beginning of the season.

**CAN MORE THAN ONE ENTITY BE COVERED BY ONE PRIVATE**

**FIELD/FACILITY OWNER/OPERATOR INSURED CERTIFICATE?**

No. Each entity must be named separately and pay the appropriate fee.

**IS COVERAGE PROVIDED FOR THE USE OF A CONCESSION STAND?**

Yes. Product liability is provided with \$2,000,000 per occurrence, no aggregate limit. Liquor liability is excluded.

**IF AN EMPLOYEE OF AN INSURED PRIVATE FIELD/FACILITY OWNER/OPERATOR IS SUED DURING A USSSA SANCTIONED ACTIVITY, DOES THE USSSA GENERAL LIABILITY POLICY PROVIDE COVERAGE?**

Yes. Employees are covered as insured's, subject to the terms and conditions of the policy.

**ARE SPECIAL ACTIVITIES COVERED DURING USSSA TOURNAMENTS OR FUNDRAISERS?**

Yes. However, certain activities such as fireworks, skydiving, and concerts, etc. are excluded. Email [Insurance@usssa.com](mailto:Insurance@usssa.com) or Call 1-877-345-4309 if you have a specific coverage question.

**IS A PRIVATE FIELD/FACILITY OWNER/OPERATOR COVERED BY THE USSSA LIABILITY POLICIES WHEN A USSSA REGISTERED TEAM IS PRACTICING?**

Yes.

**IS LIABILITY COVERAGE PROVIDED FOR THE USE OF A GOLF CART AT A USSSA TOURNAMENT?**

Yes. The motorized vehicle exclusion does not apply to golf carts.

**A FOUL BALL OR HOMERUN HITS A VEHICLE PARKED IN THE PARKING LOT. WILL THE PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM LIABILITY COVER THIS LOSS?**

Yes. If you are negligent in causing the loss. Since most losses of this type are not due to the negligence of the field/facility owner/operator, you should never say that you have coverage for this type of loss. Always submit the details of the loss for a decision to be made by the insurance carrier.

**THE "FALL SEASON" ENDS IN JANUARY 2010. WILL THE 2009 PRIVATE FIELD/FACILITY OWNER/OPERATOR PROGRAM EXTEND TO COVER**

**GAMES PLAYED IN JANUARY?**

No. All coverage expires on January 1<sup>st</sup>, 2010. There are no exceptions for any reason.

**WHAT SHOULD A PRIVATE FIELD/FACILITY OWNER/OPERATOR DO WHEN SERVED WITH A LAWSUIT?**

Any lawsuit or letter from an attorney should be sent immediately to Filice Insurance Agency, 3736 Mt. Diablo Blvd, Suite 301, Lafayette, CA 94549.

# **PUBLIC FIELD/FACILITY OWNER PROGRAM**

## **WHICH SPORTS ARE ELIGIBLE FOR THE PUBLIC FIELD/FACILITY OWNER PROGRAM?**

All USSSA sports are eligible..

## **WHAT IS THE POLICY LIMIT ON THE USSSA PUBLIC FIELD/FACILITY OWNER LIABILITY POLICIES?**

\$2,000,000 per occurrence, no aggregate limit.

## **WHEN ENROLLED IN THE USSSA PUBLIC FIELD/FACILITY OWNER PROGRAM, WHAT COVERAGE IS PROVIDED?**

General liability insurance coverage is provided during USSSA sanctioned activities in all USSSA sports.

## **WHAT PROTECTION DOES LIABILITY INSURANCE PROVIDE TO AN INSURED PUBLIC FIELD/FACILITY OWNER?**

Liability insurance protects the Field/Facility Owner for claims arising out of USSSA sanctioned activities for bodily injury, property damage, and personal injury for losses caused in whole or in part by USSSA. *The Field/Facility Owner is an additional insured on the USSSA liability policy.*

## **WHO IS ELIGIBLE TO ENROLL IN THE PUBLIC FIELD/FACILITY OWNER PROGRAM?**

Any public Field/Facility Owner (City, County, School District, or Parks & Recreation Department).

## **WHAT IS THE COST TO BE ADDED TO THE PUBLIC FIELD/FACILITY OWNER PROGRAM?**

\$400 for full season coverage, which expires on 01-01-10.

## **ARE SIGNED WAIVERS REQUIRED OF ALL PARTICIPANTS IN THE PUBLIC FIELD/FACILITY OWNER PROGRAM?**

No. Waivers are strongly recommended, but not required. Waivers are included in each USSSA roster form. These roster/waiver forms should be retained at the

state USSSA office.

**WHAT ARE THE REQUIREMENTS FOR COVERAGE TO BE IN EFFECT IN THE PUBLIC FIELD/FACILITY OWNER PROGRAM?**

1. Coverage is in effect for USSSA sanctioned activities only.
2. All teams must be registered.
3. All officials must be registered.
4. All tournaments must be sanctioned
5. A USSSA licensed ball must be used.

**IS COVERAGE PROVIDED ON A TWENTY-FOUR HOUR BASIS?**

No. Coverage is in effect during USSSA sanctioned activities only, including normal arrivals and departures.

**WHEN DOES THE PUBLIC FIELD/FACILITY OWNER COVERAGE BECOME EFFECTIVE?**

Upon receipt of the application and proper premium by USSSA, 611 Line Drive, Kissimmee, FL 34744

**CAN PUBLIC FIELD/FACILITY OWNER COVERAGE BE BOUND BY A USSSA DIRECTOR?**

No. Virtually every Field/Facility Owner will want written proof of coverage, so a verbal binder would be useless.

**WHEN DOES PUBLIC FIELD/FACILITY OWNER COVERAGE EXPIRE?**

January 1<sup>st</sup>, 2010. Coverage is provided until the end of the calendar year, not for a twelve-month period from the date of purchase.

**DOES THE USSSA PUBLIC FIELD/FACILITY OWNER PROGRAM POLICY COVER MEDICAL PAYMENTS TO ATHLETIC PARTICIPANTS?**

No. Medical insurance is available to any USSSA team on an optional basis.

**DOES THE USSSA PUBLIC FIELD/FACILITY OWNER PROGRAM POLICY COVER LAWSUITS FROM ATHLETIC PARTICIPANTS?**

Yes. This is a crucial coverage, which is often excluded on other general liability policies.

**DOES THE USSSA PUBLIC FIELD/FACILITY OWNER POLICY COVER LAWSUITS FROM SPECTATORS?**

Yes.

**SHOULD A PUBLIC FIELD/FACILITY OWNER PURCHASE OTHER LIABILITY INSURANCE?**

Yes. Coverage is needed for activities that are not USSSA sanctioned. Also coverage is needed for off hours when USSSA activities are not being held, as well as for liquor liability (if needed).

**CAN PUBLIC FIELD/FACILITY OWNER COVERAGE BE PURCHASED FOR ONE WEEKEND ONLY?**

Yes. The cost is \$200 per weekend, with a maximum coverage period of seven consecutive days.

**IS THE WEEKEND PUBLIC FIELD/FACILITY OWNER COVERAGE TRANSFERABLE TO OTHER DATES IN THE EVENT OF A POSTPONEMENT OR CANCELLATION?**

No. Coverage is not transferable and the premium is fully earned and nonrefundable.

**WILL A CREDIT BE ISSUED IF A SINGLE ENTITY PURCHASES WEEKEND COVERAGE, AND THEN DECIDES FULL SEASON COVERAGE IS NEEDED?**

No. If full season coverage is needed, it should be purchased for all USSSA play prior to the beginning of the season.

**CAN MORE THAN ONE ENTITY BE COVERED BY ONE PUBLIC FIELD/FACILITY OWNER INSURED CERTIFICATE?**

No. Each entity must be named separately and pay the appropriate fee.

**IS COVERAGE PROVIDED FOR THE USE OF A CONCESSION STAND?**

Yes. Product liability is provided with \$2,000,000 per occurrence, no aggregate limit. Liquor liability is excluded.

**IF AN EMPLOYEE OF AN INSURED PUBLIC FIELD/FACILITY OWNER IS SUED DURING A USSSA SANCTIONED ACTIVITY, DOES THE USSSA GENERAL LIABILITY POLICY PROVIDE COVERAGE?**

Yes. Employees are covered as insured's, subject to the terms and conditions of the policy.

**ARE SPECIAL ACTIVITIES COVERED DURING USSSA TOURNAMENTS OR**

**FUNDRAISERS?**

Yes. However, certain activities such as fireworks, skydiving, and concerts, etc. are excluded. Contact Filice Insurance at 1-877-345-4309 or e-mail [insurance@usssa.com](mailto:insurance@usssa.com) to verify coverage for your special event.

**IS A PUBLIC FIELD/FACILITY OWNER COVERED BY THE USSSA LIABILITY POLICIES WHEN A USSSA REGISTERED TEAM IS PRACTICING?**

Yes.

**IS LIABILITY COVERAGE PROVIDED FOR THE USE OF A GOLF CART AT A USSSA TOURNAMENT?**

Yes. The motorized vehicle exclusion does not apply to golf carts.

**A FOUL BALL OR HOMERUN HITS A VEHICLE PARKED IN THE PARKING LOT. WILL THE PUBLIC FIELD/FACILITY OWNER PROGRAM LIABILITY COVER THIS LOSS?**

Yes. If the loss is caused in whole or in part by USSSA. Since most losses of this type are not due to the negligence of USSSA, you should never say that you have coverage for this type of loss. Always submit the details of the loss for a decision to be made by the insurance carrier.

**THE “FALL SEASON” ENDS IN JANUARY 2010. WILL THE 2009 PUBLIC FIELD/FACILITY OWNER PROGRAM EXTEND TO COVER GAMES PLAYED IN JANUARY?**

No. All coverage expires on January 1<sup>st</sup>, 2010. There are no exceptions for any reason.

**WHAT SHOULD A PUBLIC FIELD/FACILITY OWNER DO WHEN SERVED WITH A LAWSUIT?**

Any lawsuit or letter from an attorney should be sent immediately to Filice Insurance Agency, 3736 Mt. Diablo Blvd, Suite 301, Lafayette, CA 94549

# **TEAM/LEAGUE INSURANCE**

## **WHY SHOULD MY TEAM/LEAGUE PURCHASE ACCIDENT MEDICAL INSURANCE?**

Many Americans are not covered by health insurance. The USSSA accident medical insurance becomes primary in the event the injured party has no medical insurance. Medical costs are extremely high, and failure to purchase insurance could be financially disastrous. If primary medical coverage is in place, our policy will still respond to the amount unpaid by your primary carrier, up to the usual and customary charge. Most primary policies have a substantial deductible and/or co-insurance payment. Therefore, if the USSSA coverage is used as secondary, the financial burden of a large-out-of-pocket expense can be greatly reduced or eliminated.

## **WHY SHOULD MY TEAM/LEAGUE PURCHASE LIABILITY INSURANCE?**

Players, coaches, managers, and even team sponsors, and volunteers are at risk of being sued from sports related activities. There is no such thing as an “accident” in today’s lawsuit-happy society. Our general liability policies will provide protection in the event you are sued by a spectator or a participant. Coverage is provided for legal fees as well as any court judgment up to \$2,000,000 per occurrence, no aggregate limit.

## **WHO IS COVERED BY TEAM INSURANCE?**

Coverage is provided for players, coaches, managers, team sponsors, scorekeepers, and other team volunteers.

## **WHEN DOES MY COVERAGE BECOME EFFECTIVE?**

If mailed, the day USSSA receives and processed the application and check for the full premium. The address for USSSA is 611 Line Drive, Kissimmee, FL 34744. If purchased online, immediately upon credit card approval.

## **WHEN DOES MY COVERAGE END?**

All coverages expire on January 1<sup>st</sup>, 2010, for softball, soccer and

volleyball. Coverage expires on August 1, 2008 for Baseball.  
Fastpitch, basketball, and flag/touch football.

**WHAT IS THE POLICY LIMIT ON THE ACCIDENT MEDICAL INSURANCE?**

The accident medical limit is \$100,000 per occurrence.

**WE ARE A USSSA REGISTERED TEAM. DOES OUR REGISTRATION PROVIDE US WITH ANY INSURANCE PROTECTION?**

No. USSSA registered teams can purchase team insurance that protects them during the play of any amateur activity in the insured sport.

**WHAT IS THE MAXIMUM NUMBER OF PLAYERS COVERED BY TEAM INSURANCE?**

The team size is limited to the USSSA roster limit of 20 in softball, baseball, soccer and flag/touch football, 15 in basketball and volleyball.

**WHAT IS THE DEDUCTIBLE ON MY ACCIDENT MEDICAL POLICY?**

The USSSA accident medical policy has the following deductibles:

**SOFTBALL**

Adult - \$250 Youth - \$100 or \$250

**BASEBALL**

Adult - \$250 Youth - \$100 or \$250

**BASKETBALL**

Adult - \$250 Youth - \$100

**SOCCER**

Youth - \$250

**FLAG/TOUCH FOOTBALL**

Adult - \$250 Youth - \$250

**VOLLEYBALL**

Adult - \$250 Youth - \$100

**DOES MY POLICY COVER MY TEAM/LEAGUE FOR NON-USSSA PLAY?**

Yes. Coverage is provided for the play of any amateur activity in the insured sport.

**OUR BASEBALL TEAM IS INSURED IN THE USSSA BASEBALL TEAM INSURANCE PROGRAM. DOES THIS INSURANCE COVER THE SAME**

**TEAM WHILE PARTICIPATING IN A BASKETBALL TOURNAMENT?**

No. Basketball team insurance would have to be purchased to cover all basketball activities.

**MY TEAM IS PURCHASING TEAM INSURANCE. DO I HAVE TO SEND IN A ROSTER LISTING ALL OF MY PLAYERS?**

No. Rosters are not required at the time of purchase. However, coverage is provided for those who are on the active roster at the time of a loss.

**WHERE CAN WE GET TEAM INSURANCE APPLICATIONS/BROCHURES?**

Brochures can be found at [www.usssa.com](http://www.usssa.com) , you will need to select your sport and then you will find brochures listed on the left side of the page.

**OUR LEAGUE IS GOING TO PURCHASE MEDICAL AND LIABILITY INSURANCE FOR ALL OF OUR TEAMS. DO WE NEED TO SEND IN THE NAMES OF EACH TEAM WITH THE APPLICATION?**

Yes. We require the team names and USSSA registration number of all teams in your league.

**OUR ENTIRE LEAGUE IS GOING TO PURCHASE INSURANCE WITH THE LEAGUE DISCOUNT. CAN EACH TEAM SEND A CHECK FOR THE LEAGUE PAYMENT TO FILICE INSURANCE?**

No. For the league discount to apply, the payment must be made with one check.

**CAN OUR ADULT SOFTBALL TEAM/LEAGUE PURCHASE LIABILITY INSURANCE WITHOUT MEDICAL INSURANCE?**

Yes. Liability only coverage is available in the adult softball program in 2009.

**IF OUR TEAM/LEAGUE BUYS LIABILITY INSURANCE, CAN WE NAME OUR FIELD/FACILITY OWNER(S) AS AN ADDITIONAL INSURED?**

Yes. Coverage is provided for the field/facility owner(s) for the play of that insured team/league, but only with respect to the negligence of that insured team/league.

**OUR TEAM HAS ALREADY PURCHASED USSSA TEAM INSURANCE. WE WANT TO ADD A FIELD/FACILITY OWNER TO OUR POLICY. WHAT IS THE PROCEDURE?**

A written request can be emailed to [insurance@usssa.com](mailto:insurance@usssa.com) . Include your team name, certificate number, name and address of the additional insured. Certificate will be e-mailed back to you through the same link used for your original certificate.

**THE REST OF MY LEAGUE IS GOING TO BUY INSURANCE NEXT MONTH. MAY BE PAY THE LEAGUE DISCOUNTED RATE FOR OUR TEAM NOW?**

No. You must pay the individual team rate.

**OUR LEAGUE WANTS TO PURCHASE INSURANCE ON ALL OF OUR TEAMS, BUT WE WILL NOT KNOW THE EXACT NUMBER OF TEAMS UNTIL AFTER SIGN-UPS AND TRYOUTS. HOW IS THIS HANDLED?**

We will accept the league submission in two segments:

1. Submit a league application and payment for at least 6 teams, along with a letter stating when tryouts or draft will be completed.
2. After the exact number of teams is determined, and prior to the start of league play , submit the payment for the balance of the teams, along with a list of all insured teams names.

By following this procedure, we will insure all tryouts and practices for the entire league,

once the original application, premium, and commitment letter are received.

**IS OUR LEAGUE “ALL-STAR” TEAM COVERED UNDER OUR LEAGUE INSURANCE?**

Yes. If your entire league purchases insurance, then any “all-star” team made up entirely of players from your league is automatically covered with no additional fee.

**WE ARE A USSSA REGISTERED TEAM PLAYING IN A USSSA SANCTIONED**

**TOURNAMENT. IS THERE AUTOMATIC INSURANCE PROVIDED FOR OUR TEAM WHILE PARTICIPATING IN THIS TOURNAMENT?**

No. Teams are not automatically insured while playing in a USSSA sanctioned tournament. Team or tournament insurance may be purchased to cover this exposure.

**OUR TEAM/LEAGUE IS SPONSORING A TOURNAMENT. WE ARE COVERED BY THE USSSA ACCIDENT/LIABILITY INSURANCE PROGRAM. DOES OUR LIABILITY INSURANCE PROTECT US FOR SPONSORSHIP OF THIS TOURNAMENT?**

Yes. Liability coverage is provided for the team/league only.

**OUR BASEBALL TEAM IS INSURED IN A SUMMER LEAGUE. WE JOIN A FALL LEAGUE WITH THE SAME TEAM. IS OUR COVERAGE STILL IN EFFECT?**

Yes. That softball team will be covered until August 1<sup>st</sup>, 2009.

**HOW DO WE GET CLAIM FORMS?**

Claim forms can be requested by e-mailing [insurance@usssa.com](mailto:insurance@usssa.com)

**I HAVE MEDICAL INSURANCE AT WORK. CAN I SUBMIT MY ENTIRE CLAIM TO THE USSSA INSURANCE CARRIER?**

No. You must submit your medical claim to your primary medical insurer first. The USSSA coverage is secondary to any collectible medical insurance you may have.

**SHOULD I SEND IN MY CLAIM FORM IMMEDIATELY OR WAIT UNTIL ALL OF MY BILLS ARE RECEIVED?**

Always file your claim as quickly as possible after the injury. Send in all bills as they are received with a copy of the original claim form.

**OUR TEAM PURCHASED ACCIDENT MEDICAL AND LIABILITY INSURANCE. I WAS INJURED IN A GAME, BUT WILL CONTINUE TO PLAY WITH THE INJURY. CAN I WAIT UNTIL AFTER THE SEASON FOR TREATMENT?**

No. Treatment must begin within 30 days and be concluded within 52 weeks of the date of injury.

**ARE MY EYEGASSES OR CONTACT LENSES COVERED?**

No. Personal property is not covered.

**IS CHIROPRACTIC CARE COVERED ON THE TEAM INSURANCE POLICY?**

Yes. Subject to the policy limits.

**OUR TEAM IS HAVING A BAKE SALE AS A FUND RAISER. DOES OUR**

**TEAM LIABILITY INSURANCE PROVIDE LIABILITY PROTECTION FOR THIS EVENT?**

Yes. Fund raisers are covered. However, certain activities such as skydiving, fireworks, concerts, etc are excluded.

**OUR TEAM WAS INVOLVED IN AN AUTOMOBILE ACCIDENT WHILE TRAVELING TO A USSSA TOURNAMENT. DOES OUR TEAM INSURANCE COVER THIS LOSS?**

Accident medical coverage is provided for organized group travel only. Travel coverage is excluded on the liability policy.

**AN INDUSTRIAL TEAM PURCHASES TEAM INSURANCE. ONE MEMBER OF THAT INDUSTRIAL TEAM ALSO PLAYS FOR A CHURCH TEAM. DOES THE INSURANCE POLICY ON THE INDUSTRIAL TEAM COVER THAT PLAYER WHILE HE IS PLAYING FOR THE CHURCH TEAM?**

No. The industrial team purchased the insurance. Coverage is provided for the members of the industrial team while participating for that team only.

**ON APRIL 1, OUR 12 YEAR OLD TEAM WILL PURCHASE INSURANCE. WE HAVE SEVERAL PLAYERS WHO WILL BE 13 AFTER AUGUST 1, 2009. DO WE PURCHASE THE 12-UNDER COVERAGE OR THE 13-15 COVERAGE?**

12-under. Use the age of the oldest player at the time the insurance is purchased.

**DO YOU HAVE A FALL SEASON TEAM INSURANCE DISCOUNT?**

Yes. Any softball, baseball, soccer, or volleyball team that purchases insurance on or after 3-01-09 will pay a discounted rate.

**WHAT DOES TEAM/LEAGUE INSURANCE COST?**

To view team/league insurance rates go to the following website:

[www.usssainsurance.com](http://www.usssainsurance.com)

# **TOURNAMENT INSURANCE**

## **WHAT AUTOMATIC LIABILITY COVERAGE IS PROVIDED DURING A USSSA SANCTIONED TOURNAMENT?**

Coverage is provided for the tournament director(s) and the registered USSSA officials. Players, coaches, managers, team sponsors, tournament volunteers, and field/facility owners are not automatically covered.

## **WHAT AUTOMATIC ACCIDENT MEDICAL COVERAGE IS PROVIDED DURING A USSSA SANCTIONED TOURNAMENT?**

Secondary accident medical insurance is provided for all USSSA registered officials during USSSA sanctioned tournaments. Players, coaches, managers, batboys, etc. do not have automatic accident medical insurance for tournaments.

## **USSSA OFFERS AN OPTIONAL TOURNAMENT INSURANCE PROGRAM; WHAT DOES IT COVER?**

Liability coverage (\$2,000,000 per occurrence, no aggregate limit), is provided for all players, coaches, managers, volunteers, and tournament sponsors. Field/facility owners can be added as Additional Insureds for that tournament at no additional premium. Accident medical insurance is provided for all participants in the tournament. A \$250 deductible applies to all accident medical claims. The accident medical coverage is secondary to any primary insurance, and becomes primary if there is no other insurance in force.

## **WHEN DOES TOURNAMENT INSURANCE BECOME EFFECTIVE?**

If mailed, the date requested on the application. Please mail application to 611 Line Drive, Kissimmee, FL 34744. Tournament insurance can also be purchased on-line.

## **WHAT ARE THE RATES FOR TOURNAMENT INSURANCE IN 2009?**

Tournament insurance is rated per team. The adult rate is \$14 per team. The youth rate is \$7 per team. The premium must be paid for all teams in the tournament. Example: A youth tournament has fifteen teams participating. The premium to

insure the tournament would be \$105 (15 x \$7 rate). (See next question)

**SEVERAL TEAMS ALREADY HAVE TEAM INSURANCE. DO WE CHARGE FOR THESE INSURED TEAMS?**

Yes. The tournament insurance program charges for each team involved in the tournament.

**WHAT IS THE MAXIMUM PERIOD OF COVERAGE FOR TOURNAMENT INSURANCE?**

Seven consecutive days. Coverage will not be provided on two consecutive weekends for the same tournament unless a separate premium is paid for the second weekend.

**WE PAID FOR TEN TEAMS WHEN WE SENT IN OUR TOURNAMENT INSURANCE APPLICATION. ONE TEAM DROPPED OUT PRIOR TO THE TOURNAMENT. WILL WE GET A REFUND?**

Yes. Post-tournament refunds or additions will be made. A copy of the tournament sanction report must accompany your request for a refund.

**THE FIELD/FACILITY OWNER WHERE OUR TOURNAMENT IS BEING HELD IS REQUIRING THAT THEY BE NAMED AS AN ADDITIONAL INSURED. WILL TOURNAMENT INSURANCE COMPLY WITH THIS REQUEST?**

Yes. Just list the field owner(s) on the application and you will receive the additional insured certificates with your tournament insurance certificates.

**ARE TEAMS IN AN INSURED TOURNAMENT COVERED FOR TRAVEL?**

No. Travel insurance is not included in the tournament insurance package.

**IS A COPY OF THE TOURNAMENT SANCTION REPORT REQUIRED TO BE SENT IN WITH THE APPLICATION?**

No. A copy may be required in the event of a claim.

# **OFFICIALS INSURANCE (FOR USSSA ACTIVITIES)**

## **WHEN OFFICIATING A USSSA ACTIVITY, WHAT INSURANCE IS PROVIDED FOR ME?**

For USSSA registered officials only, the following coverages are provided:

Secondary accident medical insurance with a \$20,000 limit with a \$500 deductible.

General liability insurance with a \$2,000,000 per occurrence, no aggregate limit.

Coverage is provided for USSSA registered officials only.

## **AM I COVERED WHILE OFFICIATING A PRESEASON OR PRACTICE GAME?**

Yes, but only for an activity involving USSSA registered teams.

## **MOST OF MY OFFICIATING IS FOR THE USSSA, BUT SOMETIMES I CALL AN UNSANCTIONED TOURNAMENT. DOES MY INSURANCE COVER THESE UNSANCTIONED TOURNAMENTS?**

No. USSSA Officials insurance covers USSSA sanctioned activities only. (See next section – Officials Insurance for Non-USSSA activities.)

## **I HAVE MY OWN MEDICAL INSURANCE AND AM INJURED WHILE OFFICIATING. DO I HAVE TO FILE THE CLAIM WITH MY INSURANCE CARRIER?**

Yes. The officials accident medical coverage is secondary to any other insurance in force.

## **I WAS INJURED OFFICIATING A USSSA EVENT. WHAT PROCEDURE SHOULD I FOLLOW?**

First, turn your claim in to your primary insurer, if you have primary insurance.

Second, call Filice Insurance Agency, at 1-877-345-4309 for a claim form. Claim forms will be sent out only to the injured official after verifying registration at National Headquarters. Do not hold your claim form! File it immediately and forward all bills to the claims administrator upon receipt.

**IF I AM SUED FOR MY ACTIONS DURING A USSSA ACTIVITY, WHAT SHOULD I DO?**

If you are sued or threatened to be sued in writing, immediately send the information to Filice Insurance Agency, 3736 Mt. Diablo Blvd, Suite 301, Lafayette, CA 94549. Include your full name, address, daytime telephone number, and names and addresses of any witnesses.

**AM I COVERED IF INJURED IN AN AUTOMOBILE ACCIDENT GOING TO OR FROM AN OFFICIATING ASSIGNMENT?**

No. Travel coverage is not included.

**MY PRIMARY INSURANCE HAS A \$500 DEDUCTIBLE. WILL THE OFFICIALS COVERAGE PAY THIS DEDUCTIBLE?**

Yes. Coverage is provided to pay your deductible and co-insurance payment, up to the usual and customary charge.

**ARE MY EYEGASSES OR CONTACT LENSES COVERED?**

No. Personal property is not covered.

**IS CHIROPRACTIC CARE COVERED FOR OFFICIAL INJURIES?**

Yes. Subject to the policy limits.

**I WAS INJURED WHILE OFFICIATING A USSSA GAME. I WANT TO WAIT UNTIL THE END OF THE SEASON FOR TREATMENT. IS THIS COVERED?**

No. Treatment must begin within 30 days of the date of the injury, and be concluded within 2 years of the injury date.

**I SUFFERED A HEAT STROKE WHILE OFFICIATING A USSSA TOURNAMENT. DOES OUR OFFICIALS MEDICAL INSURANCE COVER THIS?**

No. Heat stroke, heart attack, dehydration, etc. are illnesses. The officials policy covers accident medical injuries only, not illness or disease.

# **OFFICIALS INSURANCE (FOR NON-USSSA ACTIVITIES)**

## **CAN I PURCHASE INSURANCE TO COVER NON-USSSA OFFICIATING?**

Yes. Available only to USSSA registered officials, coverage can be purchased to cover non-USSSA officiating, only in the sports that USSSA sanctions.

## **WHAT IS THE COST?**

\$25 (adults) or \$12 (youth), in addition to the USSSA officials registration fee.

## **WHAT COVERAGE IS PROVIDED FOR ME?**

The same coverage provided to all USSSA officials (see preceding section).

## **HOW CAN I PURCHASE THIS COVERAGE?**

Through your state umpire-in-chief, state director, or the area director who registered you as a USSSA official.

## **WHAT IS THE POLICY PERIOD?**

January 1, 2009 to January 1, 2010.

# TAEKWONDO INSURANCE

## **WHAT INSURANCE COVERAGE IS INCLUDED IN MY USSSA TAEKWONDO REGISTRATION?**

All participants and instructors are covered for general liability and secondary participant accident insurance for USSSA activities.

## **WHAT IS THE GENERAL LIABILITY COVERAGE LIMIT?**

The general liability limit is \$2,000,000 per occurrence with no deductible.

## **WHAT IS THE SECONDARY ACCIDENT MEDICAL COVERAGE LIMIT?**

\$50,000, with a \$250 deductible per occurrence.

## **WHAT IS CONSIDERED A USSSA TAEKWONDO ACTIVITY?**

Any event that is sanctioned by USSSA or a practice where all participants are registered USSSA members.

## **CAN WE GET PROOF OF INSURANCE FOR A FACILITY OWNER WHERE WE PLAY OR PRACTICE?**

Yes, a certificate of insurance is available. E-mail

[insurance@usssa.com](mailto:insurance@usssa.com).

## **IF I OWN OR LEASE PROPERTY FOR MY SCHOOL OR CLUB, DOES THE USSSA INSURANCE PROGRAM PROVIDE ANY INSURANCE COVERAGE?**

No. You will need to purchase property coverage for your building or contents and general liability to cover your premises.

## **I HAVE MEDICAL INSURANCE AT WORK. CAN I SUBMIT MY ENTIRE CLAIM TO THE USSSA INSURANCE CARRIER?**

No. You must submit your medical claim to your primary medical carrier first. The USSSA coverage is secondary to any other collectible medical insurance you may have.

## **ARE MY EYEGASSES OR CONTACT LENSES COVERED?**

No. Personal property is not covered.

## **HOW DO WE GET A CLAIM FORM?**

Call Filice Insurance Agency at 1-877-345-4309. A claim form will be sent

after membership verification.

**SHOULD I SEND IN MY CLAIM FORM IMMEDIATELY OR WAIT UNTIL ALL OF MY BILLS ARE RECEIVED?**

Always file your claim as quickly as possible after the injury. Send in all bills as they are received with a copy of the original claim form.