

Why USA Softball for Insurance?



In today's economy, don't get caught without insurance!

FIELD OWNERS

A great value that can save your agency/complex money in the future for insurance premiums! USA Softball offers one of the best (highest) insurance benefits for field owners - **\$2,000,000** of liability insurance protection for claims arising out of the practice and play of softball by teams, leagues, and umpires registered with USA Softball; **\$5,000,000** aggregate per location.

JO (Youth) INDIVIDUAL

- All teams that register their players through the individual registration process will automatically have all their players covered for a **\$2,000,000** per occurrence insurance policy.
- Coverage follows the individual throughout the calendar year for all USA Softball softball activities, even if you change to another USA Softball team!
- Less expensive than team insurance!
- Liability - \$2,000,000; Accident/Medical - \$250,000 limit; Deductible - \$250 per injury

ADULT INDIVIDUAL REGISTRATION

If you desire insurance for your players, this is a great value for your players, especially in today's economic conditions! Provide for **\$2,000,000** occurrence; **\$5,000,000** aggregate per team of liability insurance; \$250,000 excess accident medical insurance with a \$500 deductible. This program is a better deal than purchasing individual team insurance!

UMPIRE INSURANCE PROGRAM

ASA umpires are covered when they umpire games, leagues, and tournaments involving ASA/USA registered teams; includes a policy of **\$2,000,000** per occurrence and \$5,000,000 aggregate of liability insurance. An ALL SPORTS official's insurance plan is also available at a very reasonable cost for those that officiate other sports.

YOUTH BASEBALL TEAMS

All youth baseball teams can also register with USA Softball and get the same benefits either as a youth team or for the individual registration program that includes insurance for their players!

**For a more detailed explanation of the USA Softball insurance programs,
please visit www.BollingerASA.com.**

USA Softball Insurance Programs



Field Owners Liability Plan – Available to owners of fields on which USA Softball is played. Can help reduce insurance premiums at the local level due to excellent coverage as recommended by the Michigan Municipal Risk Management Authority.

Adult Team Insurance – Teams can purchase a team plan; or if multiple teams from a league purchase insurance they can get a group rate. Coverage can be purchased for Liability Only (deep discount) or Liability and Accidents.

Adult Individual Registration (includes individual insurance) – This is the best deal for teams wishing to have insurance; includes team registration fee. Coverage is for liability and accidents.

Youth Team Insurance – Same as the adult team insurance.

Youth Individual Registration (includes individual insurance) – This is the best deal for JO (youth) teams; less expensive than purchasing a separate team insurance policy; includes team registration fee.

Umpire Insurance – This is included with each umpire registration. Coverage when they umpire games, leagues, tournaments involving USA Softball registered teams and the event has been authorized by an USA Softball commissioner/designee.

Sports Officials Insurance Plan for Umpires – This is optional for umpires that officiate other sports. Benefits include: game fee reimbursement; accident and liability coverage.

Clinic and Tournament Insurance – This is designed for those that offer a tournament or clinic only with coverage for tournament/clinic directors, sponsors, organizers, and leagues sponsoring tournaments. Teams and umpires must be registered with USA Softball with proper verification and proper USA Softball of Metro Detroit form must be submitted.

Director and Officer Liability for non-profit sports organizations – This policy protects sports organizations and their members from claims arising out of wrongful acts or errors and omissions. Coverage is provided to any member of the organization while acting in an official capacity on behalf of the team/league and is not limited just to the directors and officers of your association.

Crime Insurance Plan for non-profit sports organizations – This provides protection to sports associations against financial loss. Crime insurance covers your association from loss of money, securities or financial instruments resulting from a crime.

Equipment Insurance – This covers theft of equipment for private organizations. Deductible is \$250 per claim. Cost is based on equipment cost: Examples: \$5000 policy limit X .0158 = \$79. (Cost of policy - \$100 minimum premium); \$25,000 policy limit X .0158 = \$395.

Background Checks – This national background check conducted by Protect Youth Sports, Inc is a requirement for youth coaches playing in state and national tournaments, and is now included with all umpire registrations. More than 33 convictions are checked including crimes of violent/behavioral, against children, drug related, alcohol related, and white collar crimes. Inexpensive cost for a background check!

RPS Bollinger Insurance Solutions – Insuring ASA since 1963
www.BollingerASA.com

RISK

**MICHIGAN MUNICIPAL
RISK MANAGEMENT
AUTHORITY**

August 11, 2009

Stephen Cooperrider, Risk Manager
City of Troy
500 West Big Beaver Road
Troy, MI 48084

RE: Liability Insurance for Softball Field Owners
Amateur Softball Association of America

Dear Stephen,

Thank you for forwarding the brochure for the captioned coverage. I would offer the following comments.

1. The City of Troy currently has a \$500,000 per occurrence retention on its liability coverage program with the Michigan Municipal Risk Management Authority Program.
2. Although there is some degree of governmental immunity applicable to parks and recreation activities, definite hazards still exist and exposure to claims and litigation is meaningful.
3. Many times, minors are involved and claims by parents/guardians can be substantial.
4. Even if there is no liability, attorney fees and other costs could amount to considerable sums.
5. The cost of coverage (\$300) is very reasonable and the carrier (Markel Insurance Co.) meets all financial criteria.

Based on the above, the purchase of the coverage may be a good decision to protect the City's self-insured retention and preserve its excellent claim history with the MMRMA.

Sincerely,



Boyd M. Smith, CIC
MMRMA Risk Manager



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