

# **CHAPPELL INSURANCE AGENCY**

**“YOUR SPORTS INSURANCE SPECIALISTS...”**

SPECIALIZING IN SPORTS INSURANCE FOR OVER 32 YEARS

**2013**

## **YOUTH AND ADULT TEAM INSURANCE**

- **SOFTBALL**
- **BASEBALL**
- **SOCCER**
- **VOLLEYBALL**

**GENERAL LIABILITY INSURANCE - \$2,000,000**  
**YOUTH ACCIDENT MEDICAL EXPENSE - \$100,000**  
**ADULT ACCIDENT MEDICAL EXPENSE - \$10,000**

## IMPORTANT POLICY FEATURES

- Team insurance covers the play and practice of amateur activities in the insured sport, including organized/sanctioned activities of any association.
- Coverage begins the day after postmark on the envelope containing your application and check.
- All coverage expires on 12-31-2013.
- General Liability coverage is provided for players, coaches, managers, sponsors, and volunteers of the team.
- Accident Medical Coverage is secondary to any other collectible insurance; primary, if no other insurance is in force.
- The entire premium is earned when enrollment is accepted. There are no cancellation refunds.
- Age of oldest child on date of purchase determines team age bracket.
- To qualify for the League Discount: 6 or more teams must be submitted together IN THE LEAGUE NAME.
- League discounted payment must be made with one check.

## ACCIDENT MEDICAL EXPENSE BENEFIT – YOUTH - \$100,000 LIMIT ADULT - \$10,000 LIMIT

The plan pays for covered medical expenses incurred within one year after an accident, to a maximum of \$100,000 per accident for each insured person. The first expense must be incurred within 26 weeks of the accident.

Coverage is provided on a secondary basis. If other collectible insurance is in force, it must be used as primary. If no other coverage is in force, this coverage becomes primary.

Some of the policy exclusions are:

- Losses resulting from being intoxicated or under the influence of a narcotic unless administered on the advice of a doctor;
- Injuries sustained while traveling other than as specially stated in the policy;
- The cost of eyeglasses, contact lenses or examinations for either;
- The cost of dental treatment, except as specifically provided for injuries to sound, natural teeth.

## GENERAL LIABILITY INSURANCE

Lawsuits against players, coaches, sponsors, volunteers and league officials are increasing at an alarming rate. Play with peace of mind knowing you will be covered by one of the best sports liability programs available.

**Liability coverage is provided during:**

- **Games**
- **Award Banquets**
- **Fundraisers**
- **Team Meetings**
- **Practices**

This general liability policy provides \$2,000,000 coverage for bodily injury, property damage, and personal injury claims for which you are legally obligated.

**Protection is also provided for:  
Lawsuits brought by Athletic Participants  
Product Liability**

Some of the policy exclusions are: the use of motor vehicles, watercraft and aircraft, injury to an employee, medical malpractice, and liquor liability.

## ADDITIONAL INSURED COVERAGE

If requested, a facility owner, sponsor, or organization can be named as an additional insured at no additional charge. Liability coverage will be in effect only during the play and practice of the insured team/league. Just complete the Additional Insured Section of the application and a certificate of insurance will be sent to verify coverage.

**This is a brief description of the coverage. Full disclosure of the definitions, exclusions and limitations for this coverage can be found in the master policy. If any discrepancy exists between this description and the policy, the policy will prevail.**