



# INSURANCE 101

USA SOFTBALL INSURANCE PROVIDED BY RPS BOLLINGER



# GENERAL LIABILITY POLICY

- League is provided automatic coverage as a part of USA Softball
- \$2 Million Per Occurance / \$5 Million General Aggregate
- Lawsuits arising from Bodily Injury, Property Damage, Personal Injury
- Policy provides defense costs, legal fees, court costs and investigation costs.
- Exclusions: D&O, Liability from Alcohol/Intoxication, Acts of Terroism, Parked Cars, Transporting Players

# ACCIDENT POLICY

- League is provided automatic coverage as a part of USA Softball
- \$250,000 Accident Coverage & Includes Death, Dismemberment, Physical Therapy, Chiropractic, Surgeries, Medical Equipment, Prescriptions and More.
- \$500 Deductible and is Secondary Coverage. Must follow primary coverage in-network plan.
- Policy provides coverage for players or coaches injured during covered team activities.
- **Exclusions: Bodily sickness, medical conditions, pre-existing conditions.**

## UMPIRE INSURANCE PLAN

- League is provided automatic coverage as a part of USA Softball
- Policy provides coverage for umpires registered with USA Softball
- \$2 Million Per Occurance / \$5 Million General Aggregate
- \$100,000 Accident Coverage
- \$500 Deductible and is Excess Coverage
- Exclusions: Hernias, sickness or illness, air travel, alcohol related



## OPTIONAL INSURANCE PLANS AVAILABLE TO LEAGUES

- Directors and Officers (D&O) Insurance
- Crime Insurance
- Equipment Insurance

# THE D&O LIABILITY PLAN

Provides coverage to anyone acting in an official capacity of not-for-profit league for actual or alleged wrongful acts and errors and omissions; for example, discrimination, wrongful dismissal and termination, sexual harassment, etc.

- \$1 Million Policy / \$2 Million Policy Available
- Defense costs: Separate \$1,000,000 limit
- \$0 Deductible
- Cost: \$550 per year (increasing to \$650 starting 2/1/2023)
- Apply for D&O Insurance on-line at [RPSBollinger.com](https://RPSBollinger.com). Insureds will receive an invoice from Chubb and will pay them directly.

# CRIME INSURANCE PLAN

Provides protection for leagues against the financial loss caused by the dishonest disappearance of money and securities.

- Covers Employee & Volunteer Dishonesty up to \$25,000
- \$10,000 Theft Limit / \$10,000 Forgery Limit
- No Computer Theft Coverage
- Cost \$260 per year
- \$250 Deductible
- Apply for Crime Insurance at [RPSBollinger.com](http://RPSBollinger.com). Insureds will receive an invoice from Chubb and will pay them directly.

# EQUIPMENT INSURANCE PLAN

Equipment owned by a league is protected against loss, including fire and theft.

- Replacement cost value of equipment
- Deductible:                    \$250 per claim, Rate .0158  
   \$500 per claim, Rate .0150
- Minimum Premium:    \$100

Examples with \$250 deductible:

- 1) \$5,000 policy limit x .0158 = \$79.00 (cost of policy subject to \$100 minimum premium)
- 2) \$25,000 policy limit x .0158 = \$395.00

- Apply for Equipment Insurance at [RPSBollinger.com](http://RPSBollinger.com). Insureds will receive an invoice from Markel and will pay them directly.

# LIABILITY CLAIMS

- BEST DEFENSE IS A GOOD INCIDENT REPORT.
- Never answer a coverage question... leave that to RPS Bollinger.
- Report potential claims promptly to USA Softball / RPS Bollinger
- Immediately report any incident that involves sexual misconduct of any kind to the police, Safesport and RPS Bollinger.
- Included with the USA Softball Rulebooks is the Safety Awareness Guide, be sure to follow safe practices included in there.

# ACCIDENT CLAIMS

- BEST DEFENSE IS A GOOD INCIDENT REPORT.
- Never answer a coverage question... leave that to RPS Bollinger.
- In the event of a serious injury:
  - Act quickly to get medical attention
  - Complete an incident report and submit to RPS Bollinger
- Have the claimant complete the appropriate claim form in its entirety. A league official must sign off and the local USA Softball office must sign off.
- Claims should be reported within 1 Year from the date of the injury.
- Medical services must begin within 60 days of the accident.
- Policy covers medical and dental bills which are incurred within 52 weeks of the date of injury.

# COVERAGE QUESTION #1

Which coverage is automatically built into the USA Softball Registration?

- A. Accident Insurance
- B. General Liability Insurance
- C. Directors & Officers
- D. Crime Insurance
- E. Only A & B

# COVERAGE ANSWER #1

CORRECT ANSWER: E

Accident and Liability Insurance are built into Individual Registration.

D&O, Crime and Equipment coverage are optional insurance plans available to leagues.

## COVERAGE QUESTION #2

Before a game, an umpire misses a doctored bat during pre-game inspection. In the third inning, the pitcher gets drilled with a comebacker off the doctored bat. The family sues the umpire for negligence.

- A. The umpire is not covered.
- B. The umpire's legal defense is covered, but if the jury finds them guilty, there is no coverage for the award.
- C. The umpire's defense is covered and if the jury finds him guilty, there is coverage for the award.
- D. The pitcher can't sue – the family signed a waiver.

## COVERAGE ANSWER #2

CORRECT ANSWER: C.

The umpire's defense is covered and if the jury finds them guilty, there is coverage up to the per occurrence limit for that award.

The USA Softball General Liability policy is there for these kinds of claims and will cover the umpire, the league and coaches who may be named in the claim.

## COVERAGE QUESTION #3

The parent of an injured USA Softball registered player decides to go out of her primary healthcare insurance network so her daughter can see the team doctor for the World Champion Chicago Cubs. Because of this:

- A. The USA Softball Insurance Plan becomes primary
- B. The parent is also giving up coverage under the USA Softball Insurance Plan because the Plan follows primary coverage
- C. The USA Softball insurance Plan won't pay until \$10,000 of charges have been incurred
- D. No coverage for team doctors for National League teams.

## COVERAGE ANSWER #3

CORRECT ANSWER: B.

The parent is also giving up coverage under the USA Softball Insurance Plan because the Plan follows primary coverage

It just makes sense. Why would the USA Softball Plan, an excess accident policy, pay something that a primary health care plan will not? Primary health insurance costs A LOT more than the per player cost for the USA Softball Accident Insurance. Why would the excess policy be designed to pay for out-of-network specialists if the primary plan will not?

Parents – do not go out of network unless you are willing/able to afford it!

## COVERAGE QUESTION #4

A little brother at a USA Softball game where BOTH youth teams are registered with USA Softball falls down and injures himself in the bleachers due to a rickety railing at the school field where they are playing. The family sues the school, who was named as an additional insured.

- Is the League Covered?
- Is the School Covered?

## COVERAGE ANSWER #4

CORRECT ANSWER: YES and YES

The General Liability policy covers USA Softball members and their additional insureds. While the school is likely at fault for the rickety railing in the bleachers, the initial defense will come from the USA Softball policy because the additional insured contract between the school and the league is that USA Softball will “cover claims arising out of the activities of USA Softball while on school property.”

## COVERAGE QUESTION #5

The parent of a player from your league wants to be a coach. The league board does not want the parent as a coach, as the parent has a history of foul or abusive language. The daughter is an excellent player, and the parent is threatening to pull the girl from the league if he cannot be a coach.

- What should the league do?
- Is the league covered?
- Is the league covered if this parent sues for not allowing him to coach?
- Is the league covered if other parents sue the league for allowing him to coach?

## COVERAGE ANSWER #5

Hard to say in a hypothetical situation, but the league probably should not let the parent coach – the league is asking for trouble.

LEAGUE COVERED ONLY IF THE LEAGUE PURCHASED OPTIONAL D&O INSURANCE.

D&O is for: Wrongful acts, eligibility, discrimination, wrongful dismissal, wrongful termination, acts beyond the authority of your league/organization, sexual harassment, etc.

## COVERAGE QUESTION #6

The longtime treasurer for your league disappears along with the \$20,000 that was in the league account. What kind of policy do you need to cover this loss?

- A. General Liability – the association is liable for the loss because they did not have the correct checks and balances in place to prevent the loss.
- B. Equipment Policy - \$20,000 buys a lot of equipment
- C. Crime Insurance – this is employee theft, which is covered by the crime policy.



## COVERAGE ANSWER #6

CORRECT ANSWER: C

Crime Insurance – This is volunteer theft, which is covered by the crime policy.



# QUESTIONS & ANSWERS

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