

USA Softball Metro Detroit . . . Insurance

Why USA Softball for Insurance?

In today's economy, do not get caught without insurance!

FIELD OWNERS

All agencies that register their adult teams can now name field owners as additional insured at NO additional cost. This is 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 - \$500 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 **\$3,000,000** occurrence; **\$5,000,000** aggregate per team of liability insurance; \$250,000 excess accident medical insurance with a \$500 deductible.

UMPIRE INSURANCE PROGRAM

USA Softball umpires are covered when they umpire games, leagues, and tournaments involving USA Softball registered teams; includes a policy of **\$3,000,000** per occurrence and \$5,000,000 aggregate of liability insurance. Umpires will now receive coverage while officiating other amateur sports. Game fee reimbursement is no longer included as part of the umpire insurance program along with no travel coverage.

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.RPSBollinger.com

USA Softball Insurance Programs



Field Owners Liability Plan – **All agencies that register their adult teams can now name field owners as additional insured at NO additional cost.** 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 – **ALL adult teams will now have Liability Only coverage with the option to purchase accident insurance (\$200 for a \$500 deductible)!**

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

Youth Team Insurance – Teams can purchase team insurance (if they do not register their players individually). Liability and accident coverage are options.

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.

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 USA Softball since 1963

