

KEY COVERAGES PROVIDED BY THE BABE RUTH ENDORSED PARTICIPANT ACCIDENT POLICY:

BABE RUTH		OTHER POLICIES		
(Y)	N	Y	N	Has a per person, per accident limit of \$250,000.
(Y)	N	Y	N	Maximum limit of \$100,000 per person for accidental injuries sustained while traveling as a team or group under the supervision of a coach or designated representative of the league.
(Y)	N	Y	N	Provides up to \$10,000 for accidental death or dismemberment claims for insured persons participating in a covered event or while traveling to or from a covered event as a team or group under the supervision of a coach or designated representative of the league.
(Y)	N	Y	N	Provides "primary" coverage. **SEE BELOW**
(Y)	N	Y	N	Deductible of only \$100 per person regardless of the number of claims.
(Y)	N	Y	N	Provides "annual" rather than "seasonal" coverage.
(Y)	N	Y	N	All league personnel, managers, coaches, umpires, board members, players, volunteers, etc. are provided coverage under the plan.
(Y)	N	Y	N	Provides dental coverage for natural teeth.
(Y)	N	Y	N	Provides coverage for medical bills that occur within 52 weeks of the date of the injury.
(Y)	N	Y	N	Provides coverage for play against non-Babe Ruth teams or in non-Babe Ruth tournaments provided the activity is sanctioned by the local league, your team is made up entirely of participants from your local league's Babe Ruth rosters, and it does not interfere with the Babe Ruth League, Inc. tournament trail.

**The Babe Ruth insurance plan offers "primary" coverage (you do not need to use another insurance policy first) rather than the "excess" coverage (you *must* go through your own health insurance first) that most companies offer. This is a very important feature considering the growing popularity of HMO and PHP plans which restrict you to certain physicians. Using the Babe Ruth coverage, the promising young athlete can go to the physician or specialist of choice.

The injured party can also choose to use their own health insurance first and the league's insurance as secondary. In this case, as long as their own insurance pays at least \$100, the Babe Ruth insurance plan deductible is waived, and the remaining balance will be paid.

The is for information purposes only and is not an insurance contract. You must refer to the policy on file with the policyholder for specific limits, conditions and exclusions.

**KEY COVERAGES PROVIDED BY THE BABE RUTH ENDORSED
GENERAL LIABILITY POLICY:**

BABE RUTH		OTHER POLICIES		
(Y)	N	Y	N	There is no "aggregate" - there is no maximum at when the policy will stop paying. There is only a "per occurrence" limit.
(Y)	N	Y	N	A choice of \$1,000,000 or \$2,000,000 per occurrence limit which is not being shared with another league or organization.
(Y)	N	Y	N	No deductible
(Y)	N	Y	N	Provides "annual" rather than "seasonal" coverage.
(Y)	N	Y	N	Written on an "occurrence" form as opposed to "claims made" form.
(Y)	N	Y	N	Includes "Participant Legal Liability" coverage for suits brought by participants/players against the league.
(Y)	N	Y	N	Follows the league regardless of the location at which they play. Does not require the league to list locations of fields where they intend to play.
(Y)	N	Y	N	Provides coverage for all league personnel including managers, coaches, players, umpires, and volunteers.
(Y)	N	Y	N	Provides a \$1,000,000 limit for Abuse/Molestation claims.
(Y)	N	Y	N	Additional Insureds whose interests are owners and/or lessors of premises you use, sponsors, co-promoters or tournament hosts are automatically covered at no additional premium and need not be reported. There is a blanket additional insured endorsement on the policy.
(Y)	N	Y	N	Provides \$1,000,000 limit for Non-Owned and Hired Auto Liability claims.
(Y)	N	Y	N	Does not exclude "player vs. player" claims.
(Y)	N	Y	N	Does not exclude "volunteer vs. volunteer" claims.
(Y)	N	Y	N	Provides coverage for losses resulting from the consumption or use of food products.
(Y)	N	Y	N	Provides defense against claims even if they are groundless.
(Y)	N	Y	N	Provides coverage for play against non-Babe Ruth teams or in non-Babe Ruth tournaments provided the activity is sanctioned by the local league, your team is made up entirely of participants from your local league's Babe Ruth rosters, and it does not interfere with the Babe Ruth League, Inc. tournament trail.

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**KEY COVERAGES PROVIDED BY THE BABE RUTH ENDORSED
DIRECTORS' & OFFICERS' LIABILITY POLICY:**

BABE RUTH		OTHER POLICIES		
(Y)	N	Y	N	Provides a maximum aggregate limit of liability per insured board of \$1,000,000 each policy year.
(Y)	N	Y	N	Deductible of only \$500 for each claim
(Y)	N	Y	N	Defense costs are paid in addition to the limit of liability.
(Y)	N	Y	N	Written on a "claims made" form and applies only to claims first made during the coverage period. For this reason, you DO NOT want to allow coverage to lapse.
(Y)	N	Y	N	Coverage is offered as a benefit to Babe Ruth League Boards who have purchased the Babe Ruth Participant Accident and General Liability endorsed policies for their Babe Ruth chartered leagues and extends to the professional decisions made by your insured board for all of the sports the board may oversee.
(Y)	N	Y	N	Definition of loss includes relief or recovery for other than monetary judgments, awards or settlements

**KEY COVERAGES PROVIDED BY THE BABE RUTH ENDORSED
EQUIPMENT & CONTENTS POLICY:**

BABE RUTH		OTHER POLICIES		
(Y)	N	Y	N	Provides coverage for direct loss or damage to equipment due to fire, theft, vandalism or other covered causes excluding earthquake and flood.
(Y)	N	Y	N	Items eligible for coverage include: <ul style="list-style-type: none"> ▪ Sports Equipment (such as balls, uniforms, pads, helmets, netting, pitching machines, etc.) ▪ Field Maintenance Equipment (such as lawn mowers, grooming equipment) ▪ Concession Stand Equipment excluding food & beverage inventory ▪ Portable storage units and portable bleachers (not permanent structures)
(Y)	N	Y	N	100% Coinsurance – You must insure the FULL REPLACEMENT COST (what it would cost to buy it in the store) of all your equipment and contents to avoid a co-insurance penalty.
(Y)	N	Y	N	Losses are subject to a deductible of either \$250, \$1,000, or \$2,500 depending on the total value insured.

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