

OUTSTANDING ADVANTAGES OF THE 2012 BABE RUTH INSURANCE PLANS

ACCIDENT INSURANCE - This group accident insurance plan solicited and administered by **K&K Insurance Group**, is placed with an A-rated carrier, and requires that all the teams in the league must take the coverage.

The plan includes these outstanding features:

- Provides primary coverage
- Coverage provided for all league personnel, managers, coaches, umpires, Board Members, etc. (See brochure for full listing)
- Coverage is effective the day after the premium is mailed (as per the postmark) to Babe Ruth League, Inc.
- Can be "bound to be effective" without premium for a short period by calling K&K Insurance Group. Payment must be received within 30 days or coverage will be cancelled for non-payment of premium.
- Allows you to play teams other than Babe Ruth teams
- Coverage for participating in non-Babe Ruth tournaments provided if it is sanctioned by the local league and does not interfere with the Babe Ruth League, Inc. tournament trail.
- Provides coverage for fall programs at no additional cost
- Provides \$100,000 of coverage for players while traveling directly to and from Babe Ruth league activities, practices and games as a team or group under the supervision of a coach or a designated league representative
- Provides coverage for medical bills sustained up to one full year from the date of the injury
- Provides dental coverage to natural teeth
- After a deductible of \$100, reimburses covered expenses up to \$250,000
- Provides up to \$10,000 for accidental death or dismemberment
- Policy period is February 1, 2012 to January 31, 2013 (provided coverage is obtained by February 1st)

Note: Group Accident Insurance is mandatory for all chartered leagues. See Rule 0.01, paragraph 6 and Note.

COMMERCIAL GENERAL LIABILITY INSURANCE - This league liability insurance plan solicited and administered by **K&K Insurance Group**, is placed with an A-rated carrier and requires that all the teams in the league take the coverage. The plan includes these outstanding features:

- Coverage is effective the day after the premium is mailed (as per the postmark) to Babe Ruth League, Inc.
- Has no deductible
- Provides participant legal liability
- Participant vs. participant claims are not excluded
- Provides legal protection for all league personnel while they are acting within the scope of their duties
- Written on an "occurrence" form as opposed to a "claims made" form
- Limits of coverage chosen (\$1 or \$2 Million) are provided for each incident (a \$5,000,000 General Aggregate for each insured league applies)
- Covers hosting of Babe Ruth tournaments
- Provides \$1 Million of hired and non-owned automobile insurance coverage (in excess of personal automobile insurance)
- Covers additional insureds at no additional cost
- Policy period is February 1, 2012 to January 31, 2013 (provided coverage is obtained by February 1st)

Note: Liability Insurance is mandatory for all chartered leagues. See Rule 0.01, paragraph 6 and Note. Leagues are eligible for this coverage provided they have \$250,000 of group accident insurance for their league.

DIRECTORS & OFFICERS LIABILITY INSURANCE - The directors and officers insurance plan solicited and administered by **K&K Insurance Group**, is placed with an A-rated carrier and is available only to those leagues which have purchased both the accident and liability insurance plans above. The D&O policy includes these outstanding features:

- Coverage is provided for Boards of Directors rather than individual chartered leagues.
- Coverage is provided for "Wrongful Acts" or "Errors and Omissions" that result in lawsuits as a result of (some examples):
 - Discrimination (age, race, sex, handicap)
 - Wrongful dismissal, rejection or suspension of League personnel or players
 - Acts beyond authority granted in bylaws
 - Failure to enforce rules or bylaws
 - Violation of State and Federal Laws (Anti-Trust, IRS, EEOC)
 - Suppression of First Amendment Rights (speech, expression)
 - Failure to properly manage League financial affairs
- \$1,000,000 aggregate, deductible of \$500 per claim
- Policy period is February 1, 2012 to January 31, 2013 (provided coverage is obtained by February 1st)

Note: D&O Liability Insurance is an optional coverage. It is available only to those leagues which have purchased both the Group Accident and the Commercial General Liability Insurance plans detailed above.

Note: New insurance enrollments for accident and liability policies may have coverage begin as early as January 1, 2012.

OTHER INSURANCE – Equipment and Contents Insurance is also available. Contact K&K Insurance for further information.

K&K INSURANCE GROUP – Phone: 800-736-7358

