Babe Ruth League Chartering & Insurance

BABE RUTH

LEAGUE

A STEP-BY-STEP GUIDE

* New for 2012: Order your shoulder emblems at the same time of original charter and save on shipping! Emblems will ship via UPS to the league president along with the league kit supplies. rule books & scorebooks. (See details inside.)

GOING

CHARTERING



Welcome ... to the Babe Ruth League Data Center!

The step-by-step guide to charter your league begins here!

The Babe Ruth League Data Center gives you access to tools and features that will help make running your league more efficient, easier and less time-consuming.



Go to www.baberuthleague.org and click on the Data Center link.



If you are chartering for the year for the first time, select "Create an Account."

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If you are a new league, then select "New League Requesting to Charter." You will create an account and provide basic charter information. Once your charter application is approved, you will receive an email notifying you to print out your invoices.

<u>If you are a returning league</u>, enter through your existing Admin Account.

For returning leagues with the same league president, simply log into your Data Center account as you did last year. Click on the local league access tab and, after logging in, you will find an icon to start your charter renewal.

If you are a returning league but are a new League President, you must contact Headquarters at 1-800-880-3142 before starting the charter process to avoid a delay in your charter approval.

'League fiame:	
	League, Field Maling Address
Address:	
ASSTREE	
Cty:	State: AL M Zo Code:
Same as above?	Physical Street Address of Field
Address:	
Address	
Ofy:	State: AL 💌 Zo Code:
Are you interested in a Babe Ru	th Website for \$99.951 YES @ 100 O
League Contact Email	
Re-type Email:	



Section 1: League

Fill in the information or make sure that the existing information is correct. Click "Save and Continue."

		Officers	Roles	Email	1.
Ed	Delete	Kim Tobey	League President, Web Master	Hote Official d	- N
		Mike Wasmer	Vice President	mke@fontine.de	2
Ed	Delete	Rob Connor	Treasurer	astcomor@gmail.	
		Stanley Steamer	Secretary	ssteamer@yahoo	1
	- Addam	Terry Smith	Insurance Coordinator, Funraising Coordinator	Broy (Bomail.com	
10					1-
A	dd New O	fficer			

Section 2: Officers

4

The officers from the previous year will be listed. Choose "Edit" or "Delete" to edit/remove an existing officer or click on "Add New Officer." If you are a NEW LEAGUE, this will be completely blank and you will need to add each officer to the list. Fill in or edit any information. Everything with an asterisk (*) must be filled in. Additionally, all roles to the right with an asterisk (*) must be assigned to an officer. (You may assign more than one role to one officer.)

Click "Save and Continue." (Do this for each officer.)

Charter		el Spring		ear sebi	m Coun			ivision	Bamb	ino
Major Tit:	0	\$ 0.00	13-15:	0	\$ 0.00	642	0	\$ 0.00	Buddytell: 0	\$ 0.00
Major 40;	0	\$ 0.00	13Pergs	0	\$ 0.00	812	0	\$ 0.00		
Hinor.	0	\$ 0.00	15-52:	6	\$ 8.00	10.2	G.	\$ 8.00		
Rookie	0	\$ 0.00	16Prept	0	\$ 0.00	120	0	\$ 0.00		
T-Balt	0	\$ 0.00				140	0	\$ 0.00		
						160	0	\$ 0.00		
						180	0	\$ 8.00		
	otal	\$0	7	otal	l= \$ 0	7	otal	: \$ 0	Tota	\$ 0

Section 3: Charter Count

5

Your charter numbers will be the same from the previous year and you will have to alter them to reflect your new numbers for the new season. (If you are a new league, all of your numbers will be zero.) Make sure all your information is correct and click "Save and Continue." (Fees shown on this page are charter fees only and do not reflect insurance costs.)

	Insurance Detail	
S 1. Accident	- INVESTIGAT	Total Accident Cost \$1,234.50
Would you like KBK Acciden	t insurance? YES @ NO O	
2 Liability		Total Liability Cost \$950.00
3 Directors and Office	16	Total D&O Cost \$500.00
H 4. Equipment and Cor	ntents.	Total E&C Cest \$345.25

Section 4: Insurance

Choose "yes" or "no" whether or not you would like to sign up for K&K Accident Insurance. Then click on the double down arrows next to number two to reveal the Liability Insurance tab.

If you choose "no" for accident, the screen will expand and you will need to fill in:

- Name of the Insurer
 Policy number
- Effective date
- Amount of coverage





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Choose a limit for liability or "other."

If you choose "other," the screen will expand and you will need to fill in:

- Name of the Insurer
 Policy Number
- Effective date
 Amount of Coverage

Then click again on the double arrow next to "Directors and Officers" for the next section.



8 Choose whether or not you would like Directors and Officers Insurance. You will only be able to purchase D&O Insurance if you purchase both Accident and Liability Insurance from Babe Ruth League, Inc. (K&K). Click on the double arrow next to Equipment and Contents to continue to that section.

Insurance	Detail
1 Accident	Total Accident Cost \$1,234.50
2. Liability	Total Liability Cost \$950.00
3 3. Directors and Officers	Total D&O Cost \$500.00
2 4 Equipment and Contents	Total E&C Cost \$245.25
Would you like Babe Ruth League Equipment and	d Contents maurance? YES # NO F
	ress boxes fyour eoutpreset and contents to avoid a co-incurance
 You must insure the full replacement cost of all of penalty at the time of loss. Should you add addition contact K & K theorance and have your insured values. 	I your equipment and contents to avoid a co-insurance nal equipment or contents to your inventory, please we amended to avoid a co-insurance penalty.
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You must insure the full replacement cost if all of penulty at the time of bits. Should you add adding contact K & K Internate, and have siver incored via STEP 1: Individuality list any items with values Item Description Please contact K & K Insurance if you have more the	f por examplement and trainients to avoid a co-insurance nal equipment of carbients to your inventory please waterinded to avoid a co-insurance penalty, over \$5000. Value

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Choose whether you or not would like Equipment and Contents Insurance. You must have both Liability and Accident Insurance through Babe Ruth League, Inc. (K&K) in order to have E&C. If you choose "yes," please carefully read all directions and all information regarding E&C, then fill in accordingly.

Once all insurance information is complete, please click "Continue" at the bottom of the page.

	3. Charter Ø 4. Insurance Ø 5. Surve	
	Survey Questions	
When do you start your lengue	's Reparation?	
When do you start to assemble	teams or hold tryouts?	
When does your regular seaso		
How many players participate i		
Are you interested in purchase	g league suggles (Pleying equipment & undur	
< Previous	Cancel	Save & Continue

10 Section 5: Survey Questions

Please fill out each survey question and "Save and Continue" to the final step of the charter.

			1
	15 💌	Subtotal: 19,50	
	10 💌	Subtotali 13.00	
A MILLAN			

Show Off Your Pride and Save!

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You can save money by ordering patches/emblems for your teams now rather than waiting until later in the season.

Here is how ... Simply enter the number of patches/emblems for each of the 4 divisions. You may also enter how many American Flag patches you would like. (Remember to include 1 patch per player and 1 per coach.) Finally, don't worry about sewing because all patches/emblems are now heat sealable and can be adhered using an iron.

NEW for 2012! You may order shoulder emblems for your teams at the time of original charter and receive a special savings. All shoulder emblem orders that are made at the time of your original charter will be shipped free! Think ahead and save. Your emblems will be shipped via UPS in your league kit supplies of rule books and scorebooks. (Remember, league kits are sent right after your charter is approved, and are shipped directly to the League President). The League President must have a physical street address for UPS to deliver, so please do not use a P.O. Box address for the League President.



Section 6: Review and Submit

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Click on each tab in this window and double check that all your information is correct. On the "Insurance Choices" tab, please scroll to the bottom and sign the Disclaimer, and be sure to "Save" before moving on. (If you do not sign the disclaimer, your charter will not submit.)

When you get to "Validation and Submission," click "Submit." It must say your charter was successfully submitted. (If it does not, then it was not submitted.) If there is an error, it will tell you what is missing. Please correct the issue and submit again. If you are unable to see the error, please call Headquarters at 1-800-880-3142 for assistance. 13

Once you click "Submit" on the charter, it will be reviewed by staff at Headquarters. Upon approval, you will receive an email to print off your invoices and submit payment. After your payment is posted, your charter is approved.

In 2012 you will have 2 invoices to print and have to write 2 separate checks if you took K&K Insurance. Please see the instructions on the next page for mailing your payments.

So you have filled in your charter request, submitted it, mailed in your payment and received an email confirmation that your charter is approved. Now what?

You will be going right into your Data Center account and you will be able to do the following.

- Print your Charter Certificate
- Add more teams to your charter
- Add or change insurance types
- Create and print additional insurance certificates
- Later in the year, print your LOE (Letter of Eligibility)
- And more tools.

Contact Headquarters at 1-800-880-3142 about online player registration.

Your league can sign players up for local league play via the internet with the safety and security of participating with Babe Ruth League.





2012 Babe Ruth League Approved Accident, General Liability, Directors & Officers, and Equipment & Contents Insurance Plans

Apply for Coverage

Apply online through the Data Center at: www.baberuthleague.org ALL CHARTERED TEAMS IN THE LEAGUE MUST PURCHASE THE COVERAGE (NO EXCEPTIONS).

Term of Insurance for Accident, General Liability, Directors & Officers Liability and Equipment & Contents

Coverage will begin the day following the date your payment check is received by Babe Ruth League. The postmark will be kept on file for verification of payment mailing date. (You may enroll online or by mail using an enrollment form, but payment must be made by mail.) Coverage is subject to approval by K&K Insurance Group, Inc. However, no coverage will be provided prior to 2/1/2012, and coverage will end on 1/31/2013 regardless of when you enroll. Exception: New or first-time league enrollees may request accident and general liability coverage to begin as early as January 1, 2012.

Evidence of Coverage

Each insured league will receive a Certificate of Insurance with a summary description of the benefits online through the Data Center at www.baberuthleague.org. For a complete description, please refer to the actual policy on file with the policyholder. In the event of any conflict between this brochure, the summary and the policy, the policy provisions govern.

Please note:

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



Insurance is solicited and administered by K&K Insurance Group. For questions regarding the insurance, please call 1-800-736-7358.

Very Important!

Because of recent changes made to insurance regulations, leagues that enroll with K&K Insurance must issue 2 separate checks:

First Check:	Payable to the order of "Babe Ruth League, Inc." for your 2012 Babe Ruth League Charter Fee.
Second Check:	Payable to the order of "K&K Insurance" for your 2012 Insurance Fee.

In order to make sure there is no delay in your charter approval, please submit both checks and both invoices together in the same envelope and mail to the address provided. Upon receipt, Babe Ruth League Headquarters will process your charter, and approve and forward your insurance funds to K&K Insurance.



Approved Accident Insurance Program Big League Benefits

- \$250,000 Accident Medical for each participant
- \$10,000 Accidental Death and Dismemberment coverage for each participant

Eligibility

The plan, which is administered by K&K Insurance Group, and placed with an A.M. Best "A" rated carrier, covers Babe Ruth League rostered players, team managers, coaches, scorekeepers, bat and ball boys/girls, umpires, league officials, volunteers and members of a league's Booster Club.

Your Coverage

Coverage in the amount of \$250,000 is provided while participating in any regular approved baseball/softball activity of the league. This includes practice sessions, regularly scheduled games and tournament games organized and supervised by the league. The maximum limit is reduced to \$100,000 for accidental injuries during team or group travel to or from the site of a covered event under the supervision of a coach or designated representative of the league.

\$250,000 Accidental Medical Expense Insurance Benefits

The plan pays for Covered Medical Expenses which occur within one year after an accident. Once these expenses exceed the \$100 per person deductible, a maximum of \$250,000 per accident for each insured person is provided.

Covered Medical expenses include the reasonable and customary charges for services and supplies such as:

- Treatment and care by a physician, surgeon, or registered nurse
- Hospital confinement or outpatient care in a hospital
- Emergency ambulance service
- Prescription drugs and medicines
- X-rays

Dental expenses are covered only if required because of injury to natural teeth.

Deductible Per Person

The deductible applies to each person in an insured league including players, managers, coaches, umpires, volunteers and league officials during the preseason tryouts, regular playing season and tournaments.

The deductible per person may be satisfied as the result of one or several accidents to that person which occur during the season when coverage is in force for his/her league. After the \$100 per person deductible is satisfied, they do not need to pay for another deductible during the season; additional medical expenses which are eligible under the plan will be paid up to the limits of the policy.

\$10,000 Accidental Death and Dismemberment

If an insured person dies or loses his sight or limbs during 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, a benefit will be paid upon proof that:

- The loss occurred within 52 weeks after the injury, and
- The loss was a direct result of the injury.

Type of Loss Benefit

Life	\$10,000
Both hands or both feet or sight of both eyes	\$10,000
One hand and one foot	\$10,000
Either hand or foot and sight of one eye	\$10,000
Either hand or foot or sight of one eye	\$5,000

Loss of a hand or foot is actual severance through or above the wrist or ankle joint, or total and irrecoverable loss of use of these members, as a result of damage to tissue of that member.

Loss of an eye is total and permanent loss of the eye.

A maximum of \$10,000 will be paid under this benefit if an insured person suffers more than one loss.





Approved General Liability Insurance Program

Coverage Description

The program is administered by K&K Insurance Group and placed with an A.M. Best "A" rated carrier. The program provides:

- Bodily Injury and Property Damage Liability
- Personal and Advertising Injury Liability
- Products and Completed Operations
- Contractual Liability
- Participant Legal Liability
- Non-owned and Hired Automobile Liability

Also includes coverage for injuries arising out of:

- Maintenance or use of ballparks, bleachers and playing areas
- Consumption or use of food products
- Cost of investigation and defense against claims, even if they are groundless
- League sanctioned events
- · Liability assumed under written contract
- Hosting of Babe Ruth League sanctioned tournaments*

Examples of Limits

\$5,000,000	General Aggregate per League
\$1,000,000	or \$2,000,000 Options per Occurrence
\$1,000,000	Non-Owned/Hired Auto Liability
\$300,000	Damage to Premises Rented to You
\$5,000	Medical Payments Expense
\$1,000,000	or \$2,000,000 Products/Completed Operations Aggregate per League (equivalent to the per occurrence limit chosen)
\$1,000,000	Sexual Abuse/Molestation per Occurrence with a \$2,000,000 Aggregate per League

Defense, investigative and other related costs are in addition to the limits of liability.

Policy limit applies per occurrence, regardless of the number of insureds on the policy, person or organizations who sustain injury.

* Hosting of non-sanctioned tournaments should be reported so that the proper procedures are in place and coverage can be extended. Call K&K Insurance at 1-800-736-7358 for further information.



Who Is Covered

Coverage is provided for the insured league, its teams, sponsors, officers, directors, managers, coaches, umpires or trainers of the insured and any volunteer workers or affiliated organization while acting within the scope of their duties as such.

Additional Insureds

Some of our leagues are required to add names of owners of the field they play on as "Additional Insureds." If so, the policy makes it easy. The policy automatically covers any person, organization or entity engaged in sponsoring or providing the premises for Babe Ruth/Cal Ripken Baseball/Softball operations of the Named Insured. This is included at no additional charge.

Examples of Exclusions

- Property of others in care, custody and control of insured, e.g. personal property of players, coaches, etc.
- Injury or death of an employee
- Non-owned/Hired Auto Physical Damage
- Liquor Liability Sale of Alcoholic Beverages
- Fireworks
- Amusement Devices (e.g.: Dunk Tanks & Inflatables)*

Important Insurance Program Terms and Conditions

The Babe Ruth League endorsed Commercial General Liability Insurance described above will only be provided if the Named Insured purchases and maintains in effect Babe Ruth League's endorsed approved Group Accident Insurance or an equivalent approved Group Accident Plan with limits of \$250,000 Medical and \$10,000 Accidental Death & Dismemberment.



Approved Directors & Officers Insurance Program

Why You Need This Protection

Although the General Liability policy provides excellent coverage to directors and officers for claims that are bodily injury and property damage in nature, other claims could occur which result from professional decisions made that may not have caused bodily injury or property damage. This is where the Directors and Officers Liability policy would provide coverage to the directors, officers, coaches and managers who may be putting their personal assets at risk.

Program Description

This program provides important protection for amateur sports organizations chartered with Babe Ruth League, Inc. for claims arising out of allegations of errors, omissions or wrongful acts committed by its directors, officers, employees or volunteers. This coverage will respond to allegations of discrimination, wrongful dismissal, acts beyond granted authority, failure to deliver services, and wrongful employment practices. Defense costs are paid in addition to the limit of liability. Coverage is provided on a Claims Made basis, applying only to claims first made during the coverage period.

Directors & Officers and Employment Practices Liability

Coverage	Limit
Maximum Aggregate	\$1,000,000 each year
Limit of Liability	
Deductible	\$500 each claim

Who Is Covered?

The local league itself, directors, officers, and other volunteers including coaches, managers, committee personnel, committee members and trustees.

Eligible Organizations

Organizations that meet all of the following criteria are eligible to submit an enrollment form for coverage under this program.

- 1. Board that oversees a chartered Babe Ruth/Cal Ripken League.
- Chartered Babe Ruth/Cal Ripken Leagues must purchase the Babe Ruth League endorsed Accident and General Liability plans.
- 3. Must operate as a not-for-profit organization.

Notable Exclusions

This insurance will not pay any claim based upon:

- Advertising Injury
- Nuclear
- Wrongful DeathFungi
- Property Damage

EXPLANATIONS

Notice: Following are several items related to claims made policies that should be considered.

Pollutants

· Bodily Injury

Personal Injury

Failure to maintain proper insurance

PRIOR ACTS

If a claims made policy contains a retroactive date, that policy provides no coverage for claims arising out of incidents, occurrences, or alleged wrongful acts which took place prior to that retroactive date.

CLAIMS MADE DURING POLICY PERIOD

This policy covers only claims actually made or incidents reported against the insured while policy remains in effect, or any applicable extended reporting period. All coverage under the policy ceases upon the termination date, except for the automatic extended reporting period coverage, unless the insured purchases additional extended reporting period coverage.

EXTENDED REPORTING PERIOD

The automatic extended reporting period is sixty (60) days from the termination or expiration date of the policy. The additional extended reporting period, if purchased, may be up to three (3) years for non-profit policies. If this extended reporting period is not purchased and the subsequent policy does not provide full prior acts coverage or is an occurrence policy, there may be gaps in coverage.

CLAIMS MADE POLICY MATURITY

When the retroactive date on a claims made policy is concurrent with the effective date of the policy or less than five years prior to the effective date, there is considered to be a reduced level of exposure in relation to an occurrence policy. For this reason, claims made rates are comparatively lower than occurrence rates. As the claims made relationship matures, the insured can expect substantial annual premium increases independent of overall rate level increases. If, however, the retroactive date on a claims made policy is more than five years prior to the effective date of the policy, that claims made relationship is considered mature and rate levels will not increase for this reason.



New Optional Coverage Available Equipment and Contents Coverage (Inland Marine)

This coverage is for direct loss or damage to equipment due to fire, theft, vandalism or other covered causes excluding earthquake and flood (subject to the actual policy terms and conditions).

Items eligible for coverage include:

- Sports equipment (such as balls, uniforms, pads, helmets, netting, pitching machines)
- 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)

Should you need coverage for permanent structures, light poles, scoreboards, tents, etc., or if your total values exceed \$200,000, please contact K&K Insurance at 1-800-736-7358.

Coverage Conditions:

- Only Babe Ruth/Cal Ripken Leagues who purchase the Babe Ruth League Endorsed General Liability and Participant Accident plans are eligible for this coverage.
- Coverage cannot be extended to cover glass or permanent structures such as concession stands, bathrooms, storage units that are permanent or press boxes.
- You must insure the full replacement cost* of all your equipment and contents to avoid a co-insurance penalty at the time of loss. Should you add additional equipment or contents to your inventory, please contact K&K to have your insured value amended to avoid a co-insurance penalty.

* FULL REPLACEMENT COST EXAMPLE: If you have a 10 year-old tractor worth \$500 that would cost \$3,000 in the stores to replace it, you need to insure it at the \$3,000 limit.

• Any items valued over \$5,000 must be individually listed.

Losses are subject to a Deductible according to the following Deductible schedule:

Total Value Per Location	Applicable Deductible
\$1 - \$10,000	\$250
\$10,001 - \$100,000	\$1,000
\$100,001 - \$200,000	\$2,500

Rate of Coverage:

Total Replacement Cost Value X \$.03 = Calculated premium subject to a \$100 minimum premium

Calculations Examples:

- Example #1 \$50,000 Replacement Cost Value X \$.03 = \$1,500
- Example #2 \$2,000 Replacement Cost Value X \$.03 = Less than \$100 so \$100 minimum premium applies.

FRAUD WARNING:

K&K Insurance Group, Inc., for the insuring company, shall be permitted but not obligated to inspect a proposed insured's, or an insured's, property and operations for underwriting purposes at any time. Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties and insurance benefits may also be denied.





Cost of Coverage

	Accident Insurance Rate Per Team	General Liability Insurance Rate Per Team		
		One Million Limit	Two Million Limit	
Beeshall				
Baseball				
Cal Ripken Major / 70	\$ 43	\$ 57	\$97	
Cal Ripken Major / 60	\$ 43	\$ 57	\$97	
Cal Ripken Minor	\$ 34	\$ 25	\$ 46	
Cal Ripken Rookie	\$ 34	\$ 25	\$ 46	
Cal Ripken T-Ball	\$ 34	\$ 25	\$ 46	
13-15	\$ 123	\$ 66	\$97	
13-Prep	\$ 71	\$ 66	\$ 97	
16-18	\$ 213	\$ 66	\$ 97	
16-Prep	\$ 213	\$ 66	\$ 97	
Bambino Buddy-Ball	\$ 34	\$ 25	\$ 46	
Softball				
12 & Under Major	\$ 43	\$ 57	\$ 97	
10 & Under Minor	\$ 34	\$ 25	\$ 46	
8 & Under Rookie	\$ 34	\$ 25	\$ 46	
6 & Under T-Ball	\$ 34	\$ 25	\$ 46	
16 & Under	\$ 102	\$ 66	\$97	
14 & Under	\$ 102	\$ 66	\$ 97	
18 & Under	\$ 131	\$ 66	\$97	

Directors' and Officers' Liability	Rate Per Board
Baseball & Softball Boards	\$ 500 (regardless of number of divisions board oversees)
Equipment & Contents (Inland Marine coverage)	Cost for Replacement Value of Insured Objects \$.03 x Cost of Replacement Value (the minimum premium is \$100 even if calculations are less)

THIS PROGRAM IS ADMINISTERED BY:



1712 Magnavox Way, P.O. Box 2338, Fort Wayne, IN 46801-2338 Phone: 1-800-736-7358 Fax: 1-260-459-5120 CA #0334819

Claims Administration

To ensure prompt and efficient claim handling, official Babe Ruth League claim forms should be used. They are provided online through the Data Center at www.baberuthleague.org. These forms should be submitted to the address above to the attention of the Claims Department.

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

BABE RUTH		OTHE	R POLICIES		
Ŷ	Ν	Y	Ν	Has a per person, per accident limit of \$250,000.	
Ŷ	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.	
Ŷ	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.	
Ŷ	Ν	Y	Ν	Provides "primary" coverage. **SEE BELOW**	
Ŷ	Ν	Y	Ν	Deductible of only \$100 per person regardless of the number of claims.	
Ŷ	N	Y	N	Provides "annual" rather than "seasonal" coverage.	
Ŷ	Ν	Y	N	All league personnel, managers, coaches, umpires, board members, players, volunteers, etc. are provided coverage under the plan.	
Ŷ	N	Y	N	Provides dental coverage for natural teeth.	
Ŷ	N	Y	Ν	Provides coverage for medical bills that occur within 52 weeks of the date of the injury.	
Ŷ	N	Y	Ν	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.







1770 Brunswick Pike Trenton, New Jersey 08638

www.baberuthleague.org Contact Our International Headquarters toll-free: 1-800-880-3142.

Your league's insurance is due to expire!



Babe Ruth League can help you with your local league player registration. Call our Help Desk at 1–800–880–3142.





If you enrolled for Accident and/or Liability Coverage with Babe Ruth League in 2011, you must Charter/Insure by January 31, 2012 to avoid a lapse in coverage.

Please log onto **www.BabeRuthLeague.org** and click the green **Data Center Button** to start the Charter/Insurance process today. Your coverage will be effective the day after the postmark date of your payment.

If you have already begun the Charter process, or have already made your payment, we thank you! You can go to your Data Center account and print your insurance certificates for 2012. Also, if your league needs additional insured, you may enter the companies or person who wish to be named additional insured in your Data Center account. Once you complete entering the information, you can print the certificates right from your account.