

Apply for Coverage

Apply online through the Data Center at www.baberuthleague.org

Term of Insurance for Accident, General Liability

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. Coverage is subject to approval by K&K Insurance Group, Inc.

Evidence of Coverage

Each insured team 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.



Xtreme Fastpitch Softball Rates

September 1, 2014 through February 1, 2015:

Age Division	General Liability 1 Million Option	General Liability 2 Million Option	Participant Accident
	Rate per Team	Rate per Team	Rate per Team
X8	\$45.00	\$68.00	\$11.00
X10	\$45.00	\$68.00	\$11.00
X12	\$45.00	\$68.00	\$11.00
X14	\$45.00	\$68.00	\$40.00
X16	\$45.00	\$68.00	\$40.00
X18	\$45.00	\$68.00	\$51.00

February 1, 2015 through February 1, 2016:

Age Division	General Liability 1 Million Option	General Liability 2 Million Option	Participant Accident
	Rate per Team	Rate per Team	Rate per Team
X8	\$60.00	\$90.00	\$15.00
X10	\$60.00	\$90.00	\$15.00
X12	\$60.00	\$90.00	\$15.00
X14	\$60.00	\$90.00	\$53.00
X16	\$60.00	\$90.00	\$53.00
X18	\$60.00	\$90.00	\$68.00



K&K
INSURANCE
Insuring the world's fun!

Insurance is solicited and administered by
K&K Insurance Group.

For questions regarding the insurance,
please call 1-800-736-7358

Babe Ruth League, Inc.

Xtreme Fastpitch Softball Insurance Guide



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Approved Accident Insurance Program

\$50,000 Accident Medical – Excess Limit

Eligibility

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

Your Coverage

Coverage in the amount of \$50,000 is provided while participating in any Softball Activity. This includes practice sessions and fast pitch softball games, and transportation directly to and from a covered event under the supervision of a designated representative of the insured.

\$50,000 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 \$250 per person deductible, a maximum of \$50,000 per accident for each insured person is provided. The benefits provided under the plan are excess to any valid and collectible coverage. In the absence of other coverage, this policy will provide primary benefits, subject to a \$250 deductible.

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 on an insured team including players, managers, coaches, umpires, volunteers and officials during the 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 team. After the \$250 per person deductible is satisfied; additional medical expenses which are eligible under the plan will be paid up to the limits of the policy.

Approved General Liability Insurance Program

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

Also includes injuries arising out of:

- Maintenance or use of ballparks, bleachers and playing areas
- Consumption of use of food products
- Cost of investigation and defense against claims, even if they are groundless
- Team Sanctioned Events
- Liability assumed under written contract

Examples of Limits

\$5,000,000	General Aggregate
\$1,000,000	or \$2,000,000 Options Per Occurrence
\$300,000	Damage to Premises Rented to You
\$5,000	Premises Medical Payments
\$1,000,000	or \$2,000,000 Products/Completed Operations Aggregate per Team (equivalent to the per occurrence limit chosen)

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.



Who is Covered

Coverage is provided for the insured team, 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 teams are required to add names of owners of the fields 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 Xtreme Fastpitch 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
- Liquor Liability – Sale of Alcoholic Beverages
- Fireworks
- Amusement Devices (e.g.: Dunk Tanks & Inflatable’s)
- Sexual Abuse/Molestation

Insurance is solicited and administered by
K&K Insurance Group.

**For questions regarding the insurance,
please call 1-800-736-7358**