



# 2023 Chartering *and* Insurance Guide



Chartering  
opens on  
November 14,  
2022 for the  
2023 Season!



Pay by eCheck and receive  
your insurance certificate  
the very next day!

# OWNING THE MOMENT STARTS HERE

EVERY SEASON STARTS AT



DICK'S SPORTING GOODS IS THE  
OFFICIAL SPORTING GOODS  
RETAILER OF BABE RUTH LEAGUE®  
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eCheck

**No more stamps. No more overnight mail charges.  
Simply pay online by eCheck and save!**

**Chartering your league has never been easier!**

**Just go to [BabeRuthLeague.org](http://BabeRuthLeague.org) and log into your account.**

(New leagues will need to call Babe Ruth League Headquarters  
at 1-800-880-3142 before getting started.)

**Board Members must complete all of the contact information that is required, including:**

First and Last Name, Street Address

(Do not use a P.O. Box for the League President's address because UPS does not deliver to P.O. Boxes.)

City, State and Zip, Email along with Mobile, Work and Home Phone Numbers.

**You have your own insurance?**

If so, you will need to submit your insurance certificate along with naming Babe Ruth League, Inc. as "additional insured" for liability coverage at the time of chartering.

You will be able to submit an electronic copy of the certificate. The electronic certificate must reflect that there is coverage for claims of negligence brought by an athletic participant (i.e. no athletic participant exclusion) on the policy and abuse/molestation coverage with a minimum of \$1,000,000 limit.

**Savings!**

Order regular season and tournament supplies now and save. You can order additional Rulebooks and Patches/Emblems while filling out your Charter Information.  
(Remember tournament trail teams are required to have the patch on the uniform.  
Also no more stitches! The patches are iron-on. )

Once you have completed all the required information and submitted your application online, Headquarters will review the application and will email to all league officers that you are cleared to move forward and make payment for the charter/insurance.

(It will usually take up to 3 business days from the time that you submit to the time Headquarters will complete the review. )

Once we have received your payments for charter and insurance and both are posted, your league account will be clear to print your insurance certificates as well as create and print additional insured certificates.

**Once your league is officially chartered:**

If you need to go back and add teams later in the year, simply log in and click on "Add or Remove Teams."

**Babe Ruth League Chartering/Insurance**

**K&K**  
INSURANCE  
Insuring the world's fun!

## 2023 Babe Ruth League

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

### Apply for Coverage

Apply online at: [www.baberuthleague.org](http://www.baberuthleague.org)

**All Chartered Teams in the Local League Must be Covered by Accident Insurance and Liability Insurance (No Exceptions)**

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

Coverage will begin the day following the postmark date of your payment to Babe Ruth League for mailing, or available the next day if paying online by eCheck. The postmark will be kept on file for verification of payment mailing date. Coverage is subject to approval by K&K Insurance Group, Inc. However, no coverage will be provided prior to 2/1/2023, and coverage will end on 1/31/2024 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, 2023.

The premium is fully earned and there will be no refunds for cancellation of coverage. The only refunds given will be for team adjustments to the General Liability & Participant Accident policies that result in less premium due than what was originally paid.

### Evidence of Coverage

Each insured league will receive a Certificate of Insurance with a summary description of the benefits online through your league portal at [www.baberuthleague.org](http://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.

### Very Important!

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

1st Check: Payable to "Babe Ruth League, Inc." for your 2023 Babe Ruth League Charter Fee.

2nd Check: Payable to "K&K Insurance" for your 2023 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.

### Babe Ruth League Chartering/Insurance

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



## Approved Accident Insurance Program Big League Benefits

- **\$250,000 Accident Medical for each participant**
- **\$15,000 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.

### \$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. **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 the 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 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.

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## Approved Accident Insurance Program Big League Benefits

(continued)

### \$15,000 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 .....	\$15,000
Both hands or both feet or sight of both eyes .....	\$15,000
One hand and one foot .....	\$15,000
Either hand or foot and sight of one eye .....	\$15,000
Either hand or foot or sight of one eye .....	\$ 7,500

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 \$15,000 will be paid under this benefit if an insured person suffers more than one loss.



### Babe Ruth League Chartering/Insurance

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## 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
- Products and Completed Operations
- Participant Legal Liability
- Personal and Advertising Injury Liability
- Contractual 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 Perpetrator with a \$2,000,000 Aggregate

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.

Leagues who own or lease their own facility and have 24/7 premises exposure should contact K&K Insurance at 1-800-736-7358 to discuss any potential additional exposures that may require additional insurance.

### Babe Ruth League Chartering/Insurance

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## Approved General Liability Insurance Program

(continued)

### 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)\*
- Epidemic or Pandemic Communicable Diseases



### 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. The premium is fully earned and there will be no refunds for cancellation of coverage. The only refunds given will be for team adjustments to the General Liability & Participant Accident policies that result in less premium due than what was originally paid.

## Approved Directors & Officers Insurance Program

### Including Cyber Privacy & Client Identity Theft Supplementary Payment

### 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 Limit of Liability	\$1,000,000 each year
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.
2. 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.

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## Notable Exclusions

This insurance will not pay any claim based upon:

- Advertising Injury
- Nuclear
- Wrongful Death
- Fungi
- Property Damage
- Failure to maintain proper insurance
- Pollutants
- Bodily Injury
- Personal Injury

## Explanations

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

## 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.

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(continued)

## COVERAGE ENHANCEMENT -

## Cyber Privacy and Client Identity Theft Supplementary Payment Endorsement

1. Up to \$25,000 during the policy period for Network Remediation Work to investigate, remediate, develop or improve your network security systems to address any network security issues raised as a result of a claim made against you.
2. Up to \$10,000 per person/\$100,000 policy period aggregate to reimburse you for any sums you become legally obligated to pay as damages because of loss or theft of personal information or data about any client which is in your care, custody or control.
3. Up to \$12,500 during the policy period to reimburse you for attorney fees, attorney costs and court costs you incur, regardless of the number of investigations or the number of you who are subject to such investigations.
4. "Personal information" means an individual's identity with any one or more of the following:
  1. Social Security number;
  2. Medical or health care data, or other protected health information;
  3. Driver's license number or state identification number;
  4. Account number, credit card number or debit card number in combination with any required security code, access code or password that would permit access to that individual's financial account; or
  5. Other non-public personal information as defined in a "privacy regulation."



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## Optional Coverage Available Equipment and Contents

(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, 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 \$.0314 = Calculated premium subject to a \$100 minimum premium

### Calculations Examples:

- Example #1 - \$50,000 Replacement Cost Value X \$.0314 = \$1,570
- Example #2 - \$2,000 Replacement Cost Value X \$.0314 = Less than \$100 so \$100 minimum premium applies.

## Optional Coverage Available - Crime/Fidelity

### Optional Coverage Available to Leagues Who Purchase the Babe Ruth General Liability and Participant Accident Coverages:

#### Crime/Fidelity Coverage – Employee Theft

- Employee Theft Limit: \$25,000
- Deductible: \$500

Employee Theft coverage pays for loss or damage of money and securities resulting directly from theft committed by up to 5 employees (which includes trustees acting as a member of any committee duly elected or appointed by resolution of your board of directors or board of trustees to perform specific directorial acts on your behalf). Coverage is limited to the 5 individuals named on the application.

### Coverage Conditions:

- Only Babe Ruth/Cal Ripken Leagues who purchase the Babe Ruth Endorsed General Liability and Participant Accident plans are eligible for this coverage.
- Only 5 people can be named.
- Bank accounts/ledgers must be audited on a quarterly basis by an executive officer or annually by an independent auditor to be eligible for coverage.
- There cannot have been a theft by a board member in the last 4 years to be eligible for coverage.

#### 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.

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## Cost of Coverage

Division & Charter Fee	Accident Insurance Rate per Team	General Liability Insurance Rate per Team		
		One Million Limit	Two Million Limit	
<b>Baseball</b>				
Cal Ripken Major	\$ 25	\$ 42	\$ 114	\$ 165
Cal Ripken Minor	\$ 20	\$ 33	\$ 53	\$ 77
Cal Ripken Rookie	\$ 20	\$ 33	\$ 53	\$ 77
Cal Ripken T-Ball	\$ 20	\$ 33	\$ 53	\$ 77
Babe Ruth Baseball 13-15	\$ 25	\$ 121	\$ 127	\$ 165
Babe Ruth Baseball 13-Prep	\$ 25	\$ 70	\$ 127	\$ 165
Babe Ruth Baseball 16-18	\$ 100	\$ 209	\$ 127	\$ 165
Babe Ruth Baseball 16-Prep	\$ 100	\$ 209	\$ 127	\$ 165
Bambino Buddy Ball	\$ 20	\$ 33	\$ 53	\$ 77
<b>Softball</b>				
12 & Under	\$ 25	\$ 42	\$ 114	\$ 165
10 & Under	\$ 20	\$ 33	\$ 53	\$ 77
8 & Under	\$ 20	\$ 33	\$ 53	\$ 77
6 & Under	\$ 20	\$ 33	\$ 53	\$ 77
14 & Under	\$ 25	\$ 100	\$ 127	\$ 165
16 & Under	\$ 25	\$ 100	\$ 127	\$ 165
18 & Under	\$ 25	\$ 128	\$ 127	\$ 165
<b>Directors' and Officers' Liability</b> Baseball and Softball Boards	<b>Rate per Board</b> \$551 (regardless of number of divisions board oversees)			
<b>Equipment and Contents</b> <b>(Inland Marine coverage)</b>	<b>Cost for Replacement Value of Insured Items</b> \$.0314 x Cost of Replacement Value (the minimum premium is \$100 even if calculations are less)			
<b>Crime/Fidelity (Employee Theft)</b>	<b>Rate per League</b> \$261 (5 people may be listed)			



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## Key Coverages Provided by the Babe Ruth League 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 \$15,000 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	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 benefits provided under the plan are excess to any valid and collectible coverage.

As long as the other insurance pays \$100 or more, the Babe Ruth plan deductible is waived, and the remaining balance of the reasonable and customary fees will be paid.

In the absence of other coverage, this insurance will provide primary benefits, subject to the deductible.

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# EARN YOUR CERTIFICATION TODAY!



"At Babe Ruth League Inc., we feel there is no one single action that can have more of a positive impact on our players than improving the quality and knowledge of our managers and coaches. Every manager and coach has an obligation to provide players with the best instruction and leadership possible. This is the driving force behind Babe Ruth League's partnership with Human Kinetics and our commitment to providing the best possible training for Babe Ruth League coaches."

Steven Tellefsen, President/CEO  
Babe Ruth League Inc.



*Coaching Youth Baseball* and *Coaching Youth Softball* online courses will help you manage your team with confidence and provide the best possible sport experience for your players. Through these courses, you will learn how to do the following:

- Handle your responsibilities and establish proper priorities as a coach
- Communicate with players, officials, other coaches, and parents
- Teach sport-specific skills and strategies using a combination of drills and coaching tips
- Minimize the risk of injury, establish a safe playing environment, and administer basic first aid
- Plan and conduct efficient practices
- Manage your team on game day
- And keep it all fun!

**Earn your certification at [www.BabeRuthCoaching.org](http://www.BabeRuthCoaching.org)**

Babe Ruth League, Inc. exclusively endorses these online courses for certification. Coaches who successfully pass the course receive a certification valid for their entire coaching career with Babe Ruth League, Inc. The courses were developed and are delivered by Human Kinetics Coach Education.



HUMAN KINETICS  
Coach Education

