



2011 Babe Ruth League

Approved Accident, General Liability, Directors & Officers, and Equipment & Contents Insurance Plans

General Information Concerning Babe Ruth League Coverage

To all Babe Ruth League Officers:

The success of Babe Ruth League, Inc. depends largely upon those individuals who give so generously of their time and effort. To protect those vital people, we require chartered leagues to carry commercial general liability and participant accident insurance.

The program described in this brochure is the one we endorse. We give this program our highest seal of approval and we urge you to read this brief description and enroll your league.

No one is immune to lawsuits or injuries that result in medical bills. The cost can be staggering; the cost of coverage is so small, considering the alternatives.

Board Members,
Babe Ruth League, Inc.

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 internet enrollment and online payment is made and processed OR if mailing payment, the day following the date the enrollment form and check are mailed (as shown on the postmark) to Babe Ruth League. Coverage is subject to approval by K&K Insurance Group, Inc. However, no coverage will be provided prior to 2/1/2011, and coverage will end on 1/31/2012 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, 2011.

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.

**This brochure 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.**



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 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 representation 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.

Need additional information about Babe Ruth League approved insurance plans?

Contact Cheryl Pettibone or Nick Davey at K&K Insurance.

Phone: 1-800-736-7358

Email: cheryl.pettibone@kandkinsurance.com —or—
nick.davey@kandkinsurance.com



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

\$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

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)*

For questions as to coverage, call K&K Insurance at 1-800-736-7358.

Important Insurance Program Terms and Conditions

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

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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 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.

Notable Exclusions

This insurance will not pay any claim based upon:

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

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.



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 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

Cost 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 Cost Per Team	General Liability Insurance Cost Per Team	
		One Million Limit	Two Million Limit
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 Baseball & Softball Boards	Cost Per Board \$ 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:



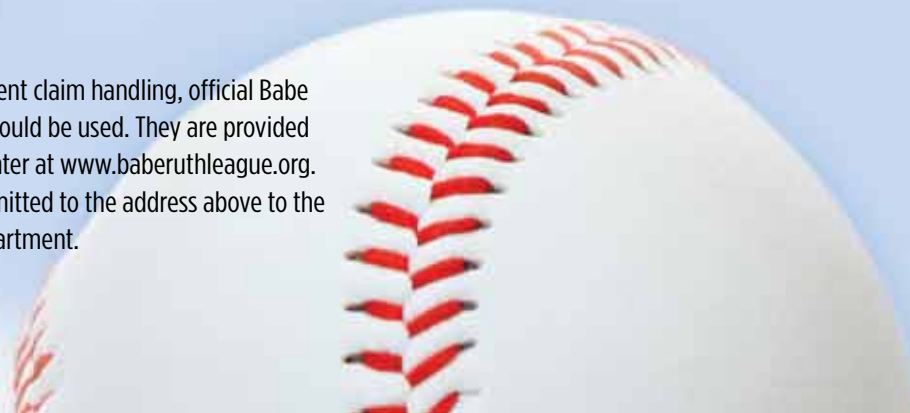
1712 Magnavox Way, P.O. Box 2338, Fort Wayne, IN 46801-2338

Phone: 1-800-736-7358 Fax: 1-260-459-5120

CA #0334819

Claims Administration

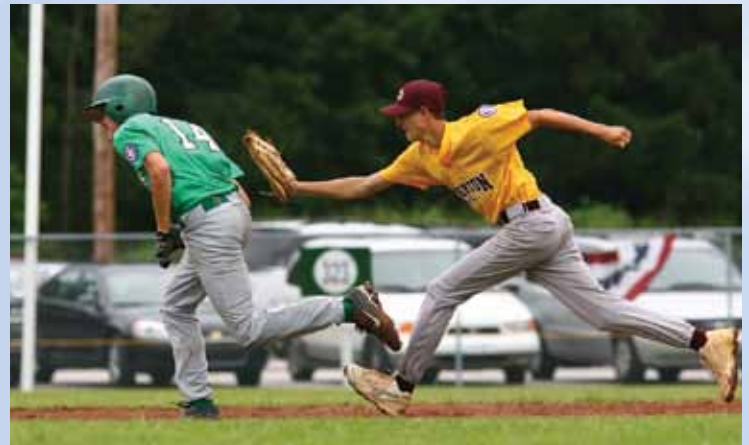
To ensure prompt and efficient claim handling, official Babe Ruth League claim forms should be used. They are provided online through the Data Center at www.baberuthleague.org. These forms should be submitted to the address above to the attention of the Claims Department.



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

BABE RUTH	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.

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