



USSSA Officials Insurance Program

LIABILITY INSURANCE

\$2,000,000 LIMIT

Lawsuits against officials are increasing at an alarming rate.

Liability coverage is provided during:

- Games • Practices • Camps • Meetings

Note:

All Sport Official- USSSA events only

All Association Official- USSSA and Non-USSSA events

USSSA officials' "All Sport" registration automatically includes general liability and accident medical insurance for officials during USSSA sanctioned activities.

Requirements for automatic officials coverage include:

1. The official must be registered with USSSA.
2. Teams participating must be registered with USSSA.
3. Tournaments must be USSSA sanctioned.

USSSA officials' "All Association" registration automatically includes general liability and accident medical insurance for officials during non-USSSA sanctioned activities.

Requirements for automatic officials coverage include:

1. The official must be registered with USSSA.
2. Teams participating do not need to be USSSA teams.
3. Tournaments do not need to be USSSA.

The USSSA general liability policies provide \$2,000,000 per occurrence of valuable general liability protection. No general aggregate limit, no deductible. Coverage is provided for bodily injury, property damage, and personal injury claims for which you are legally obligated.

COVERAGE IS PROVIDED FOR:

- Legal defense with no deductible
- Defense of lawsuits – even if groundless
- Payment of judgments – up to \$2,000,000
- Accident medical expense benefit \$20,000 limit

YOU CAN BE SUED!

Every year, sports officials are sued due to alleged negligence. Some are paid officials, but many are volunteers. The USSSA officials' general liability policy provides the coverage necessary for your sports officiating exposure. Coverage is provided for:

- legal defense with no deductible
- defense of lawsuits – even if groundless
- payment of judgments – up to \$2,000,000

ACCIDENT MEDICAL EXPENSES

The plan pays for covered medical expenses incurred within three years after an accident, to a maximum of \$20,000 per accident. Treatment must begin within 30 days of an accident. Coverage is provided on a secondary basis. If other collectible insurance is in force, it must be used as primary. If no other coverage is in force, this coverage becomes primary. Deductibles and co-insurance payments from primary insurance are covered. A \$500 deductible will apply on primary & excess basis.

Some of the policy exclusions are:

- Losses resulting from being intoxicated or under the influence of a narcotic unless administered on the advice of a doctor;
- Injuries sustained while traveling other than as specially stated in the policy;
- the cost of eyeglasses, contact lenses or examinations;
- the cost of dental treatment, except as specifically provided for injuries to sound, natural teeth.

WHY RISK LOSING EVERYTHING YOU OWN TO A LAWSUIT?

Officiate with peace of mind knowing you will be covered by one of the best sports liability programs available.

IMPORTANT POLICY FEATURES

- Only USSSA registered Officials have this insurance.
- Multi-Sport policy covering all USSSA sanctioned and non-USSSA events available?
- Coverage begins immediately upon entry into the USSSA online system.
- Registrations can be through a USSSA Officials representative or Online at: <http://www.usssa.com/sports/OfficialsHome.asp>
- All coverage expires on 12-31 each year.
- The entire premium is earned when enrollment accepted. There are no cancellation refunds.
- USSSA Officials Insurance Program is available for officials working with any association for the sports that USSSA covers (Fastpitch Slowpitch, Baseball, Basketball, Lacrosse, Soccer, Volleyball and Wrestling).
- This coverage is automatic when you register as an All-Association Official online for \$90.
- If you have already registered as an All-Sport Official the extra coverage is \$25. If you wish to buy this contact the CT USSSA office.
- Insurance will cover you for College, High School, Youth and Recreational Leagues, Practices and Camps.
- Why would I need additional insurance if I already have NASO, Federation or other insurance? NASO no longer has a medical insurance program and Federation has no medical and only \$1,000,000 of liability coverage. For a small investment you have coverage that you can count on to protect you while you officiate!

SPORTS LIABILITY INSURANCE Don't Officiate Without It!

This is a brief description of the coverage. Full disclosure of the definitions, exclusions and limitations for this coverage can be found in the association policy issued to the USSSA. If any discrepancy exists between this description and the policy, the policy will prevail.

**For information regarding the USSSA officials insurance coverage, contact:
K & Calirish insurance agency.
877-345-4309**