

NATIONS BASEBALL

AUGUST 1, 2008 – AUGUST 1, 2009

INSURANCE QUESTIONS & ANSWERS

CHAPPELL INSURANCE AGENCY, INC.
LEISURE SPORTS SPECIALISTS, INC.

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THE INFORMATION CONTAINED HEREIN IS A BRIEF OUTLINE OF COVERAGES AND EXCLUSIONS. THIS IS NOT A POLICY INTERPRETATION AND ONLY THE CONTRACT CAN SPEAK FOR ITSELF.

GENERAL INFORMATION

IS ANY INSURANCE PROVIDED WHEN MY TEAM REGISTERS WITH NATIONS BASEBALL?

Yes. The registration fee includes general liability and secondary accident medical insurance. (See Team Insurance, page 5.)

WHAT IS THE POLICY LIMIT ON THE NATIONS GENERAL LIABILITY POLICY?

\$2,000,000 per occurrence / \$10,000,000 aggregate limit.

DOES THE NATIONS GENERAL LIABILITY POLICY COVER LAWSUITS FROM ATHLETIC PARTICIPANTS?

Yes. This is crucial coverage, which is often excluded on other general liability policies.

ARE WAIVER FORMS REQUIRED IN THE NATIONS GENERAL LIABILITY PROGRAM?

No. We strongly urge all participants to sign a waiver, but failure to do so will not jeopardize coverage. Waivers are included in the Nations roster forms.

IS THE NATIONS GENERAL LIABILITY POLICY WRITTEN ON AN OCCURRENCE OR A CLAIMS MADE FORM?

An occurrence form. The occurrence form is preferred as coverage is not as broad on the claims made form.

CERTIFICATES OF INSURANCE

WHAT IS THE PROCEDURE FOR A NATIONS DIRECTOR TO RECEIVE A CERTIFICATE OF INSURANCE NAMING AN ENTITY (CITY, COUNTY, SCHOOL DISTRICT, PRIVATE FIELDOWNER) AS AN ADDITIONAL INSURED?

Send a written request (fax or email, see page 2) to Chappell Insurance. The request must contain the additional insured's complete mailing address and your email address.

WHY DO WE SEND THE ADDITIONAL INSURED FIELDOWNER CERTIFICATES TO THE DIRECTOR?

So the director will know the certificate is issued and have a copy on file. The director should forward the certificate to the appropriate individual(s).

TEAM/LEAGUE INSURANCE

YOUR TEAM INSURANCE CERTIFICATE IS AVAILABLE IMMEDIATELY UPON REGISTRATION. GO TO WWW.NATIONSBASEBALL.COM AND LOG IN. GO TO "TEAM" THEN "TEAM ADMIN". YOU CAN PRINT YOUR INSURANCE CERTIFICATE FROM THIS SITE.

WHAT IS THE DIFFERENCE IN INSURANCE COVERAGE BETWEEN A LEAGUE TEAM AND A TRAVEL TEAM?

League teams are covered for practice and league play only, including league playoffs.

Travel teams are covered for practice and Nations play as well as play in any organized sanctioned activity of other associations.

WHO IS COVERED BY TEAM SECONDARY ACCIDENT MEDICAL INSURANCE?

Secondary accident medical coverage is provided for all players and coaches.

WHO IS COVERED BY TEAM GENERAL LIABILITY INSURANCE?

General Liability coverage is provided for players, coaches, sponsors, batboys, scorekeepers, and other team volunteers.

WHEN DOES MY COVERAGE BECOME EFFECTIVE?

Coverage begins when your membership is received by the Nations Baseball national office.

WHEN DOES MY COVERAGE END?

All coverage expires on August 1, 2009.

WHAT IS THE POLICY LIMIT AND DEDUCTIBLE ON THE ACCIDENT MEDICAL INSURANCE?

The accident medical limit is \$100,000 per occurrence, with a \$250 deductible.

WHAT IS THE POLICY LIMIT AND DEDUCTIBLE PER TEAM ON THE GENERAL LIABILITY INSURANCE?

The general liability limit is \$2,000,000 per occurrence / \$2,000,000 aggregate per team, with no deductible.

I NEED AN ADDITIONAL INSURED CERTIFICATE FOR A FIELDOWNER. HOW DO I PROCEED?

Go to www.nationsbaseball.com, log in, go to “Team”, then “Team Admin”, then “and Add Additional Insured”. The request comes to Chappell Insurance for approval. Once approved, your certificate can be printed from the Nations baseball site.

WHAT IS THE MAXIMUM NUMBER OF PLAYERS COVERED ON ONE TEAM’S ROSTER?

The maximum roster size is 22.

DOES MY POLICY COVER MY TRAVEL TEAM FOR NON-NATIONS PLAY?

Yes. Nations travel teams are covered for play in organized, sanctioned activities of other associations.

ARE LEAGUE OFFICERS AND DIRECTORS COVERED FOR GENERAL LIABILITY IF ALL TEAMS ARE NATIONS MEMBERS?

Yes. The people that run the league are covered for all league operations.

IS OUR LEAGUE “ALL-STAR” TEAM COVERED UNDER OUR LEAGUE INSURANCE?

Yes “all-star” teams made up entirely of players from your league are automatically covered with no additional fee.

OUR TEAM/LEAGUE IS HOSTING A TOURNAMENT AS A FUNDRAISER. DOES OUR LIABILITY INSURANCE PROTECT US FOR HOSTING THIS EVENT?

Yes. Liability coverage is provided for fund raising activities. Certain activities, such as skydiving, fireworks, and concepts are excluded.

HOW DO WE GET A CLAIM FORM?

Your claim form is included with your certificate of insurance.

I HAVE MEDICAL INSURANCE AT WORK. CAN I SUBMIT MY ENTIRE CLAIM TO NATIONS INSURANCE CARRIER?

No. You must submit your medical claim to your primary medical insurer first. Nations coverage is secondary to any collectible medical insurance you may have.

SHOULD I SEND IN MY CLAIM FORM IMMEDIATELY OR WAIT UNTIL ALL OF MY BILLS ARE RECEIVED?

Always file your claim as quickly as possible after the injury. Send in all bills as they are received with a copy of the original claim form.

I WAS INJURED IN A GAME, BUT WILL CONTINUE TO PLAY WITH THE INJURY. CAN I WAIT UNTIL AFTER THE SEASON FOR TREATMENT?

No. Treatment must begin within 30 days and be concluded within 52 weeks of the date of injury.

ARE MY EYEGASSES OR CONTACT LENSES COVERED?

No. Personal property is not covered.

IS CHIROPRACTIC CARE COVERED ON THE TEAM INSURANCE POLICY?

Yes. Subject to the policy limits.

OUR TEAM WAS INVOLVED IN AN AUTOMOBILE ACCIDENT WHILE TRAVELING TO A TOURNAMENT. DOES OUR TEAM INSURANCE COVER THIS LOSS?

Secondary accident medical coverage is provided for organized group travel only (The entire team traveling together can be more than one vehicle). Travel coverage is excluded on the liability policy.

TOURNAMENT INSURANCE

IS AN INSURANCE FEE REQUIRED TO INSURE A NATIONS TOURNAMENT?

No. All Nations sanctioned tournaments are automatically insured with no fee.

WHAT AUTOMATIC LIABILITY COVERAGE IS PROVIDED DURING A NATIONS SANCTIONED TOURNAMENT?

Coverage is provided for tournament directors, volunteers and sponsors. Field owners can be covered as additional insured's, but only if specifically listed. (See page 4.)

WHAT AUTOMATIC SECONDARY ACCIDENT MEDICAL COVERAGE IS PROVIDED DURING A NATIONS SANCTIONED TOURNAMENT?

All participating teams are covered through their Nations registration, or by other team insurance already purchased (copy submitted to Nations) by your team.

WE OPERATE A CONCESSION STAND AT OUR TOURNAMENT. IS GENERAL LIABILITY COVERAGE INCLUDED?

Yes. General liability includes products liability (sale of food or beverages, **excluding alcohol**).

UMPIRES

WHEN UMPIRING A NATIONS ACTIVITY, WHAT INSURANCE IS PROVIDED FOR ME?

The following coverages are provided: Secondary accident medical insurance with a \$100,000 limit - \$250 deductible. General liability insurance with a \$2,000,000 per occurrence, \$2,000,000 aggregate limit with no deductible.

AM I COVERED WHILE UMPIRING A PRESEASON OR PRACTICE GAME?

Yes, but only for an activity involving NATIONS registered teams.

WILL MY NATIONS INSURANCE COVER ME WHILE UMPIRING OTHER SANCTIONED BASEBALL EVENTS?

NO, however, you may purchase coverage for umpiring organized sanctioned baseball activities of other associations. The cost is \$20 per umpire.

I HAVE MY OWN MEDICAL INSURANCE AND AM INJURED WHILE UMPIRING. DO I HAVE TO FILE THE CLAIM WITH MY INSURANCE CARRIER?

Yes. The umpire's accident medical coverage is secondary to any other insurance in force.

I WAS INJURED UMPIRING A NATIONS EVENT. WHAT PROCEDURE SHOULD I FOLLOW?

First, turn your claim in to your primary insurer, if you have primary insurance. Second, call Chappell Insurance Agency, Inc. at 1-800-447-6797 for a claim form. Claim forms will be sent out only to the injured official after verifying registration at National Headquarters. Do not hold your claim form! File it immediately and forward all bills to the claims administrator upon receipt.

IF A SEVERE INJURY OCCURS WHILE I AM UMPIRING, WHAT SHOULD I DO?

Write a statement regarding the injury, including names of witnesses and notes regarding the field condition causing the injury. Forward this information to Chappell Insurance (see page 2).

IF I AM SUED FOR MY ACTIONS DURING A NATIONS ACTIVITY, WHAT SHOULD I DO?

If you are sued or threatened to be sued in writing, immediately send the information to Chappell Insurance Agency, Inc., 25807-A Cox Road, Petersburg, VA 23803. Include your full name, address, daytime telephone number, and names and addresses of any witnesses.

AM I COVERED IF INJURED IN AN AUTOMOBILE ACCIDENT GOING TO OR FROM AN UMPIRING ASSIGNMENT?

No. Travel coverage is not included.

MY PRIMARY INSURANCE HAS A \$500 DEDUCTIBLE. WILL THE UMPIRES COVERAGE HELP PAY THIS DEDUCTIBLE?

Yes. Coverage is provided to pay your deductible and co-insurance payment, if any, after our \$250 deductible.

ARE MY EYEGLASSES OR CONTACT LENSES COVERED?

No. Personal property is not covered.

IS CHIROPRACTIC CARE COVERED FOR UMPIRE INJURIES?

Yes. Subject to the policy limits.

I WAS INJURED WHILE UMPIRING A NATIONS GAME. I WANT TO WAIT UNTIL THE END OF THE SEASON FOR TREATMENT. IS THIS COVERED?

No. Treatment must begin within 30 days of the date of the injury, and be concluded within 52 weeks of the injury date.

I SUFFERED A HEAT STROKE WHILE UMPIRING A NATIONS TOURNAMENT. DOES OUR UMPIRES MEDICAL INSURANCE COVER THIS?

No. Heat stroke, heart attack, dehydration, etc. are illnesses. The umpires policy covers accident medical injuries only, not illness or disease.