

# 2016 USSSA Officials Multi-Sport Insurance Program



## Why risk losing everything you own to a lawsuit?

Lawsuits against officials are increasing at an alarming rate. Officiate with peace of mind knowing you are covered by a liability program designed specifically for sports risks.

### **Liability Insurance** **\$3,000,000 Limit**

Liability coverage is provided during the following USSSA Sanctioned Events\*:

- » Games
- » Umpire Camps and Clinics
- » Umpire or Officials Meetings

The USSSA general liability policies provide \$3,000,000 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.

\*If All Association coverage is purchased, coverage will be provided during events sanctioned by another Association.

### **Coverage:**

- » Legal defense with no deductible.
- » Defense of lawsuits (even if groundless).
- » Payment of judgements up to \$3,000,000.
- » Molestation - \$100,000 Limit

### **Accident Medical Expense Benefit** **\$20,000 Limit**

The plan pays for covered medical expenses incurred within one year 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 coinsurance payments from primary insurance are covered. A \$500 deductible will apply on primary and excess basis.

### **Exclusions:**

- » 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.

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## **Questions about the USSSA Insurance Program?**

**Toll-free: 1-888-880-3602 | Fax: 925-521-8504 | Email: [insurance@usssa.com](mailto:insurance@usssa.com)**

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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.



# USSSA Sports Liability Insurance: **Don't Officiate Without It.**



**Register through a USSSA representative or online at:**

**<http://www.ussa.com>**

USSSA Officials Insurance Program is available for officials working with any association for an additional cost. Umpires pay a flat rate to register with the association in order to get insurance coverage.

## **Insurance Coverage Rates**

\$3,000,000 limit per occurrence (no general aggregate)  
Rates include processing fee

Coverage Type	Rate
USSSA Adult Official Only (age 18 and over)	\$65
USSSA Youth Official Only (age under 18)	\$27
<b>For Non-USSSA Associations</b>	<b>Add to rate above</b>
Adult Coverage (Officials age 18 and over)	Add \$25
Youth Coverage (Officials age under 18)	Add \$12

Additional fees may be charged by state/local umpire associations.

**Why is it necessary to have additional insurance if you're already covered by NASO, Federation, or other insurance?**

1. NASO no longer has a medical insurance program.
2. Federation has no medical benefits and only \$1,000,000 of liability coverage.

## **Important Policy Features**

1. Multi-sport policy covering all USSSA sanctioned sports.
2. Only USSSA registered officials have this insurance.
3. The entire premium is earned when enrollment is accepted. There are no cancellation refunds.
4. All coverage expires on 01/01/2017
5. Coverage begins immediately upon entry in the USSSA online system.

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