

# USSSA Insurance

## 2015

# Frequently Asked Questions

EPIC Brokers



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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

## **WHAT DOES THE USSSA LIABILITY POLICY COVER?**

The General Liability Policy protects you from lawsuits arising out of bodily injury or property damage to others during the practice or play of the insured sport.

## **WHAT DOES THE USSSA ACCIDENT POLICY COVER?**

The Participant Accident Policy pays for covered medical expenses incurred within one year after an accident, to a maximum of \$100,000 per accident for each insured person. 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.

## **IS ANY INSURANCE PROVIDED WHEN MY TEAM REGISTERS WITH USSSA?**

NO. Registered teams are eligible to purchase USSSA team insurance.

## **IF MY ENTIRE LEAGUE REGISTERS WITH USSSA, ARE ANY INSURANCE BENEFITS PROVIDED?**

Yes. Liability Coverage is provided for league officers and board members while acting in that capacity. The coverage limit is \$2,000,000 for policies purchased with an expiration date of August 1, 2015 and \$3,000,000 for policies purchased with an expiration date of January 1, 2016. Limits are per occurrence with no aggregate limit.

Coverage does not extend to players, coaches, volunteers, etc., unless the entire league purchases team insurance.

## **WHAT IS THE POLICY LIMIT ON THE USSSA GENERAL LIABILITY POLICY?**

\$2,000,000 for policies purchased with an expiration date of August 1, 2015 and \$3,000,000 for policies purchased with an expiration date of January 1, 2016 (this is the maximum limit that will be paid in any one occurrence)

No Aggregate Limit (this is the maximum limit payable in any one policy term)

**DO THE USSSA GENERAL LIABILITY POLICIES 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 USSSA GENERAL LIABILITY PROGRAM?**

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

NOTE: Adult Slow Pitch Softball is required to use Waivers

**ARE THE USSSA GENERAL LIABILITY POLICIES WRITTEN ON AN OCCURRENCE OR ON A CLAIMS MADE FORM?**

An occurrence form. With an "occurrence" based policy, even though the policy may have expired as of the time the insured received notice of the claim, the policy will afford coverage for a covered loss

**A "PERSON WITH DISABILITY" REQUESTS TO PARTICIPATE IN A USSSA EVENT. WHAT PROCEDURE SHOULD YOU FOLLOW?**

You should request a waiver/assumption of risk form from EPIC Brokers. This form must be signed prior to participation in the activity in question.

**DO THE USSSA GENERAL LIABILITY POLICIES AUTOMATICALLY INCLUDE LIQUOR LIABILITY COVERAGE?**

No. Liquor liability is excluded.

# **PUBLIC/PRIVATE FIELD/FACILITY OWNER POLICY**

## **WHO IS COVERED UNDER THE FIELD/FACILITY OWNERS LIABILITY INSURANCE POLICY?**

Only the Field Owner is protected from lawsuits that arise out of the play or practice of a USSSA sanctioned sport.

## **WHAT IS THE POLICY LIMIT ON THE USSSA PUBLIC FIELD/FACILITY OWNER LIABILITY POLICIES?**

\$3,000,000 Per Occurrence (this is the maximum limit that will be paid in any one occurrence)

No Aggregate Limit (this is the maximum limit payable in any one policy term)

## **WHO IS ELIGIBLE TO PURCHASE THE FIELD/FACILITY OWNER POLICY?**

Any public Field/Facility Owner (City, County, School District, or Parks & Recreation Department).

Any Privately Owned Facility Owner

## **WHAT IS THE COST TO PURCHASE TO THE FIELD/FACILITY OWNER POLICY?**

Public - \$600 for full season coverage, which expires on 01-01-16

Private - \$1,500 full season coverage, which expires on 01-01-16

## **ARE SIGNED WAIVERS REQUIRED OF ALL PARTICIPANTS IN THE FIELD/FACILITY OWNER PROGRAM?**

No. Waivers are strongly recommended, but not required. Waivers are included in each USSSA roster form. These roster/waiver forms should be retained at the State USSSA office.

Note: Waivers are required for Adult Slow Pitch

**WHAT ARE THE REQUIREMENTS FOR COVERAGE TO BE IN EFFECT IN THE FIELD/FACILITY OWNER POLICY?**

1. Coverage is in effect for USSSA sanctioned activities only.
2. All teams must be registered.
3. All officials must be registered.
4. All tournaments must be sanctioned
5. USSSA licensed equipment must be used.

**IS COVERAGE PROVIDED ON A TWENTY-FOUR HOUR BASIS?**

No. Coverage is in effect during USSSA sanctioned activities only, including normal arrivals and departures.

**WHEN DOES THE FIELD/FACILITY OWNER COVERAGE BECOME EFFECTIVE?**

Upon receipt of the application and proper premium by USSSA, 611 Line Drive, Kissimmee, FL 34744. USSSA Directors can purchase on line and coverage will be effective as soon as the credit card is accepted.

**WHEN DOES FIELD/FACILITY OWNER COVERAGE EXPIRE?**

January 1<sup>st</sup>, 2016. Coverage is provided until the end of the calendar year, not for a twelve-month period from the date of purchase.

**DOES THE USSSA FIELD/FACILITY OWNER POLICY COVER MEDICAL PAYMENTS TO ATHLETIC PARTICIPANTS?**

No. Medical coverage can be purchased by individual teams on the USSSA Team Policy.

**DOES THE USSSA FIELD/FACILITY OWNER POLICY COVER LAWSUITS FROM ATHLETIC PARTICIPANTS?**

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

**DOES THE USSSA FIELD/FACILITY OWNER POLICY COVER LAWSUITS FROM SPECTATORS?**

Yes.

**SHOULD A PUBLIC OR PRIVATE FIELD/FACILITY OWNER PURCHASE OTHER LIABILITY INSURANCE?**

Yes. Coverage is needed for activities that are not USSSA sanctioned. Also coverage is needed for off hours when USSSA activities are not being held, as well as for liquor liability (if needed).

**CAN A PRIVATE FIELD/FACILITY OWNER/OPERATOR PURCHASE COVERAGE FOR OFF HOURS AND NON-USSSA EVENTS?**

Yes. This program is available only to Private Field/Facility Owners/Operators who are currently insured in the USSSA Field/Facility Owners/Operators program. Contact Jenkins Insurance Group at 888-880-3602 for details and an application.

**CAN MORE THAN ONE ENTITY BE COVERED BY ONE PUBLIC FIELD/FACILITY OWNER INSURED CERTIFICATE?**

No. Only the Fields/Facilities owned by one entity can be covered on a Field/Facility Owner policy. Each Municipality or Privately owned facility must purchase their own policy.

**IS COVERAGE PROVIDED FOR THE USE OF A CONCESSION STAND?**

Yes. Product liability is provided with \$3,000,000 per occurrence, no aggregate limit. Liquor liability is excluded.

**IF AN EMPLOYEE OF AN INSURED FIELD/FACILITY OWNER IS SUED DURING A USSSA SANCTIONED ACTIVITY, DOES THE USSSA GENERAL LIABILITY POLICY PROVIDE COVERAGE?**

Yes. Employees are covered as insured's, subject to the terms and conditions of the policy.

**IS A FIELD/FACILITY OWNER COVERED BY THE USSSA LIABILITY POLICIES WHEN A USSSA REGISTERED TEAM IS PRACTICING?**

Yes.

**IS LIABILITY COVERAGE PROVIDED FOR THE USE OF A GOLF CART AT DURING USSSA SACNTIONED EVENTS?**

Yes. The motorized vehicle exclusion does not apply to golf carts.

**A FOUL BALL OR HOMERUN HITS A VEHICLE PARKED IN THE PARKING LOT. WILL THE FIELD/FACILITY OWNER POLICY LIABILITY COVER THIS LOSS?**

Yes. If the loss is caused in whole or in part by USSSA. Since most losses of this type are not due to the negligence of USSSA, you should never say that you have coverage for this type of loss. Some liability is assumed when parking a vehicle at a field. Always submit the details of the loss for a decision to be made by the insurance carrier.

**THE “FALL SEASON” ENDS IN JANUARY 2016. WILL THE 2016 FIELD/FACILITY OWNER POLICY EXTEND TO COVER GAMES PLAYED IN JANUARY?**

No. All coverage expires on January 1<sup>st</sup>, 2016. There are no exceptions for any reason.

**WHAT SHOULD A FIELD/FACILITY OWNER DO WHEN SERVED WITH A LAWSUIT?**

Any lawsuit or letter from an attorney should be sent immediately to EPIC Brokers, 1765 Challenge Way, Suite 200, Sacramento, CA 95815

# TEAM/LEAGUE INSURANCE

## **WHY SHOULD MY TEAM/LEAGUE PURCHASE ACCIDENT MEDICAL INSURANCE?**

Many Americans are not covered by health insurance. The USSSA accident medical insurance becomes primary in the event the injured party has no medical insurance. Medical costs are extremely high, and failure to purchase insurance could be financially disastrous. If primary medical coverage is in place, our policy will still respond to the amount unpaid by your primary carrier, up to the usual and customary charge. Most primary policies have a substantial deductible and/or co-insurance payment. Therefore, if the USSSA coverage is used as secondary, the financial burden of a large-out-of-pocket expense can be greatly reduced or eliminated.

## **WHY SHOULD MY TEAM/LEAGUE PURCHASE LIABILITY INSURANCE?**

Players, coaches, managers, and even team sponsors, and volunteers are at risk of being sued from sports related activities. There is no such thing as an “accident” in today’s lawsuit-happy society. Our general liability policies will provide protection in the event you are sued by a spectator or a participant. Coverage is provided for legal fees as well as any court judgment up to \$2,000,000 for policies purchased with an expiration date of August 1, 2015 and \$3,000,000 for policies purchased with an expiration date of January 1, 2016 per occurrence, no aggregate limit.

## **WHO IS COVERED BY TEAM INSURANCE?**

Coverage is provided for players, coaches, managers, team sponsors, scorekeepers, and other team volunteers.

## **WHEN DOES MY COVERAGE BECOME EFFECTIVE?**

If mailed, the day USSSA receives and processes the application and check for the full premium. The address for USSSA is 611 Line Drive, Kissimmee, FL 34744. If purchased online, immediately upon credit card approval.

**WHEN DOES MY COVERAGE END?**

Most sports can purchase policies ending on either August 1<sup>st</sup> 2015, or January 1<sup>st</sup> 2016.

**WHAT IS THE POLICY LIMIT ON THE ACCIDENT MEDICAL INSURANCE?**

The accident medical limit is \$100,000 per occurrence.

**WE ARE A USSSA REGISTERED TEAM. DOES OUR REGISTRATION PROVIDE US WITH ANY INSURANCE PROTECTION?**

No. USSSA registered teams can purchase team insurance that protects them during the play of any amateur activity in the insured sport.

**WHAT IS THE MAXIMUM NUMBER OF PLAYERS COVERED BY TEAM INSURANCE?**

The team size is limited to the USSSA roster limit of 20 in softball, baseball, soccer and flag/touch football, 15 in basketball and volleyball.

**WHAT IS THE DEDUCTIBLE ON MY ACCIDENT MEDICAL POLICY?**

The USSSA accident medical policy has the following deductibles:

<b>Sport</b>	<b>Adult Deductible</b>	<b>Youth Deductible Option</b>
Softball	\$250	\$100 or \$250
Baseball	\$250	\$100 or \$250
Basketball	\$250	\$100
Soccer	Not Available	\$250
Flag/Touch Football	\$250	\$250
Volleyball	\$250	\$100

**DOES MY POLICY COVER MY TEAM/LEAGUE FOR NON-USSSA PLAY?**

Yes. Coverage is provided for the play of any amateur activity in the insured sport.

**OUR BASEBALL TEAM IS INSURED IN THE USSSA BASEBALL TEAM INSURANCE PROGRAM. DOES THIS INSURANCE COVER THE SAME TEAM WHILE PARTICIPATING IN A BASKETBALL TOURNAMENT?**

No. Basketball team insurance would have to be purchased to cover all basketball activities.

**MY TEAM IS PURCHASING TEAM INSURANCE. DO I HAVE TO SEND IN A ROSTER LISTING ALL OF MY PLAYERS?**

You must complete your Roster prior to your first practice. Rosters are not required at the time of purchase. Coverage is provided for those who are on the active roster at the time of a loss.

**WHERE CAN WE GET TEAM INSURANCE APPLICATIONS/BROCHURES?**

Brochures can be found at [www.usssa.com](http://www.usssa.com) , you will need to select your sport and then you will find brochures listed on the left side of the page.

**OUR LEAGUE IS GOING TO PURCHASE MEDICAL AND LIABILITY INSURANCE FOR ALL OF OUR TEAMS. DO WE NEED TO SEND IN THE NAMES OF EACH TEAM WITH THE APPLICATION?**

Yes. We require the team names and USSSA registration number of all teams in your league.

**OUR ENTIRE LEAGUE IS GOING TO PURCHASE INSURANCE WITH THE LEAGUE DISCOUNT. CAN EACH TEAM SEND A CHECK FOR THE LEAGUE PAYMENT TO USSSA INSURANCE?**

No. For the league discount to apply, the payment must be made with one check.

**CAN OUR ADULT SOFTBALL TEAM/LEAGUE PURCHASE LIABILITY INSURANCE WITHOUT MEDICAL INSURANCE?**

Yes. Liability only coverage is available in the adult softball program.

**IF OUR TEAM/LEAGUE BUYS LIABILITY INSURANCE, CAN WE NAME OUR FIELD/FACILITY OWNER(S) AS AN ADDITIONAL INSURED?**

Yes. Coverage is provided for the field/facility owner(s) for the play of that insured team/league, but only with respect to the negligence of that insured team/league.

**OUR TEAM HAS ALREADY PURCHASED USSSA TEAM INSURANCE. WE WANT TO ADD A FIELD/FACILITY OWNER TO OUR POICY. WHAT IS THE PROCEDURE?**

A written request can be emailed to [insurance@usssa.com](mailto:insurance@usssa.com) . Include your team name, certificate number, name **and** address of the additional insured. Certificate will be e-mailed back to you through the same link used for your original certificate. Please allow 24-48 hours for processing.

**THE REST OF MY LEAGUE IS GOING TO BUY INSURANCE NEXT MONTH. MAY WE PAY THE LEAGUE DISCOUNTED RATE FOR OUR TEAM NOW?**

No. You must pay the individual team rate.

**OUR LEAGUE WANTS TO PURCHASE INSURANCE ON ALL OF OUR TEAMS, BUT WE WILL NOT KNOW THE EXACT NUMBER OF TEAMS UNTIL AFTER SIGN-UPS AND TRYOUTS. HOW IS THIS HANDLED?**

We will accept the league submission in two segments:

1. Submit a league application and payment for at least 6 teams, along with a letter stating when tryouts or draft will be completed.
2. After the exact number of teams is determined, and prior to the start of league play, submit the payment for the balance of the teams, along with a list of all insured teams names.

By following this procedure, we will insure all tryouts and practices for the entire league, once the original application, premium, and commitment letter are received.

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

Yes. If your entire league purchases insurance, then any “all-star” team made up entirely of players from your league is automatically covered with no additional fee.

**WE ARE A USSSA REGISTERED TEAM PLAYING IN A USSSA SANCTIONED TOURNAMENT. IS THERE AUTOMATIC INSURANCE PROVIDED FOR OUR TEAM WHILE PARTICIPATING IN THIS TOURNAMENT?**

No. Teams are not automatically insured while playing in a USSSA sanctioned tournament. Team or tournament insurance may be purchased to cover this exposure.

**OUR TEAM/LEAGUE IS SPONSORING A TOURNAMENT. WE ARE COVERED BY THE USSSA ACCIDENT/LIABILITY INSURANCE PROGRAM. DOES OUR LIABILITY INSURANCE PROTECT US FOR SPONSORSHIP OF THIS TOURNAMENT?**

No. Liability coverage is provided for the team/league only and does not extend to hosting a Tournament. You should contact a USSSA Director to sanction your event and secure Tournament Insurance for you.

**OUR BASEBALL TEAM IS INSURED IN A SUMMER LEAGUE. WE JOIN A FALL LEAGUE WITH THE SAME TEAM. IS OUR COVERAGE STILL IN EFFECT?**

Yes. That softball team will be covered until the end of the policy period.

**HOW DO WE GET CLAIM FORMS?**

Claim forms can be requested by e-mailing [insurance@usssa.com](mailto:insurance@usssa.com)

**I HAVE MEDICAL INSURANCE AT WORK. CAN I SUBMIT MY ENTIRE CLAIM TO THE USSSA INSURANCE CARRIER?**

No. You must submit your medical claim to your primary medical insurer first. The USSSA 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.

**OUR TEAM PURCHASED ACCIDENT MEDICAL AND LIABILITY INSURANCE. 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 IS HAVING A BAKE SALE AS A FUND RAISER. DOES OUR TEAM LIABILITY INSURANCE PROVIDE LIABILITY PROTECTION FOR THIS EVENT?**

Yes. Fund raisers are covered. However, certain activities such as skydiving, fireworks, concerts, any work at a motor speedway, etc are excluded.

Liquor Liability is excluded. Please email [insurance@usssa.com](mailto:insurance@usssa.com) for questions on covered fundraising activities.

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

Accident medical coverage is provided for organized group travel only. Travel coverage is excluded on the liability policy.

**AN INDUSTRIAL TEAM PURCHASES TEAM INSURANCE. ONE MEMBER OF THAT INDUSTRIAL TEAM ALSO PLAYS FOR A CHURCH TEAM. DOES THE INSURANCE POLICY ON THE INDUSTRIAL TEAM COVER THAT PLAYER WHILE HE IS PLAYING FOR THE CHURCH TEAM?**

No. The industrial team purchased the insurance. Coverage is provided for the members of the industrial team while participating for that team only.

**ON APRIL 1, OUR 12 YEAR OLD TEAM WILL PURCHASE INSURANCE. WE HAVE SEVERAL PLAYERS WHO WILL BE 13 AFTER AUGUST 1, 2015. DO WE PURCHASE THE 12-UNDER COVERAGE OR THE 13-15 COVERAGE?**

12-under. Use the age of the oldest player at the time the insurance is purchased.

**DO YOU HAVE A FALL SEASON TEAM INSURANCE DISCOUNT?**

Yes. Any softball, baseball, soccer, or volleyball team that purchases insurance on or after August 1<sup>st</sup> can select the “pro-rated” insurance coverage that will expire on December 31<sup>st</sup> at discounted rate.

**WHAT DOES TEAM/LEAGUE INSURANCE COST?**

To view team/league insurance rates go to the following website:

[www.usssainurance.com](http://www.usssainurance.com)

# TOURNAMENT INSURANCE

## **WHAT AUTOMATIC LIABILITY COVERAGE IS PROVIDED DURING A USSSA SANCTIONED TOURNAMENT?**

Coverage is provided for the tournament director(s) and the registered USSSA officials.

Players, coaches, managers, team sponsors, tournament volunteers, and field/facility owners are not automatically covered.

## **WHAT AUTOMATIC ACCIDENT MEDICAL COVERAGE IS PROVIDED DURING A USSSA SANCTIONED TOURNAMENT?**

Secondary accident medical insurance is provided for all USSSA registered officials during USSSA sanctioned tournaments.

Players, coaches, managers, batboys, etc. do not have automatic accident medical insurance for tournaments.

## **USSSA OFFERS AN OPTIONAL TOURNAMENT INSURANCE POLICY. WHAT DOES IT COVER?**

Liability coverage (\$3,000,000 per occurrence, no aggregate limit), is provided for all players, coaches, managers, volunteers, and tournament sponsors.

Field/facility owners can be added as Additional Insureds for that tournament at no additional premium. Accident medical insurance is provided for all participants in the tournament. A \$250 deductible applies to all accident medical claims. The accident medical coverage is secondary to any primary insurance, and becomes primary if there is no other insurance in force. This coverage is available to USSSA Directors running USSSA sanctioned events.

## **WHEN DOES TOURNAMENT INSURANCE BECOME EFFECTIVE?**

If mailed, the date requested on the application. Please mail application to 611 Line Drive, Kissimmee, FL 34744. Tournament insurance can also be purchased on-line by a USSSA Director.

**WHAT ARE THE RATES FOR TOURNAMENT INSURANCE?**

Tournament insurance is rated per team. The adult rate is \$16 per team. The youth rate is \$10 per team. The premium must be paid for all teams in the tournament. Example: A youth tournament has fifteen teams participating. The premium to insure the tournament would be \$150 (15 x \$10 rate). (See next question)

**SEVERAL TEAMS ALREADY HAVE TEAM INSURANCE. DO WE CHARGE FOR THESE INSURED TEAMS?**

Yes. The tournament insurance program charges for each team involved in the tournament.

**WHAT IS THE MAXIMUM PERIOD OF COVERAGE FOR TOURNAMENT INSURANCE?**

Seven consecutive days. Coverage will not be provided on two consecutive weekends for the same tournament unless a separate premium is paid for the second weekend.

**THE FIELD/FACILITY OWNER WHERE OUR TOURNAMENT IS BEING HELD IS REQUIRING THAT THEY BE NAMED AS AN ADDITIONAL INSURED. WILL TOURNAMENT INSURANCE COMPLY WITH THIS REQUEST?**

Yes. Just list the field owner(s) on the application and you will receive the additional insured certificates with your tournament insurance certificates.

**ARE TEAMS IN AN INSURED TOURNAMENT COVERED FOR TRAVEL?**

No. Travel insurance is not included in the tournament insurance package.

**IS A COPY OF THE TOURNAMENT SANCTION REPORT REQUIRED TO BE SENT IN WITH THE APPLICATION?**

No. A copy will be required in the event of a claim.

# **OFFICIALS INSURANCE (FOR USSSA ACTIVITIES)**

## **WHEN OFFICIATING A USSSA ACTIVITY, WHAT INSURANCE IS PROVIDED FOR ME?**

For USSSA registered officials only, the following coverages are provided:

Secondary accident medical insurance with a \$20,000 limit with a \$500 deductible.

General liability insurance with a \$3,000,000 per occurrence, no aggregate limit.

Coverage is provided for USSSA registered officials only.

## **AM I COVERED WHILE OFFICIATING A PRESEASON OR PRACTICE GAME?**

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

## **MOST OF MY OFFICIATING IS FOR USSSA, BUT SOMETIMES I CALL AN UNSANCTIONED TOURNAMENT. DOES MY INSURANCE COVER THESE UNSANCTIONED TOURNAMENTS?**

No. USSSA Officials insurance covers USSSA sanctioned activities only. (See next section – Officials Insurance for Non-USSSA activities.)

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

Yes. The officials accident medical coverage is secondary to any other insurance in force.

## **I WAS INJURED OFFICIATING A USSSA EVENT. WHAT PROCEDURE SHOULD I FOLLOW?**

First, turn your claim in to your primary insurer, if you have primary insurance.

Second, call EPIC Brokers, at 888-880-3602 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 I AM SUED FOR MY ACTIONS DURING A USSSA ACTIVITY, WHAT SHOULD I DO?**

If you are sued or threatened to be sued in writing, immediately send the information to EPIC Brokers, 1765 Challenge Way, Suite 200, Sacramento, CA 95815. 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 OFFICIATING ASSIGNMENT?**

No. Travel coverage is not included.

**ARE MY EYEGASSES OR CONTACT LENSES COVERED?**

No. Personal property is not covered.

**IS CHIROPRACTIC CARE COVERED FOR OFFICIAL INJURIES?**

Yes. Subject to the policy limits.

**I WAS INJURED WHILE OFFICIATING A USSSA 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 OFFICIATING A USSSA TOURNAMENT. DOES OUR OFFICIALS MEDICAL INSURANCE COVER THIS?**

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

# OFFICIALS INSURANCE (FOR NON-USSSA ACTIVITIES)

## **CAN I PURCHASE INSURANCE TO COVER NON-USSSA OFFICIATING?**

Yes. Available only to USSSA registered officials, coverage can be purchased to cover non-USSSA officiating, only in the sports that USSSA sanctions.

## **WHAT IS THE COST?**

Based on age of the Official. \$25 (adults) or \$12 (youth), in addition to the USSSA officials registration fee.

## **WHAT COVERAGE IS PROVIDED FOR ME?**

The same coverage provided to all USSSA officials (see preceding section).

## **HOW CAN I PURCHASE THIS COVERAGE?**

Through your state umpire-in-chief, state director, or the area director who registered you as a USSSA official.

## **WHAT IS THE POLICY PERIOD?**

January 1, 2015 to January 1, 2016.