

COST OF COVERAGE

Accident Insurance - Cost Per Team

Cal Ripken Major / 70	\$ 41
Cal Ripken Major / 60	\$ 41
Cal Ripken Minor	\$ 32
Cal Ripken Rookie	\$ 32
Cal Ripken T-Ball	\$ 32
13-15	\$ 121
13-Prep	\$ 69
16-18	\$ 211
16-Prep	\$ 211
Bambino Buddy-Ball	\$ 32
12 & Under Major	\$ 41
12 & Under Minor	\$ 32
12 & Under Rookie	\$ 32
12 & Under T-Ball	\$ 32
16 & Under	\$ 100
14 & Under	\$ 100
18 & Under	\$ 129

General Liability Insurance - Cost Per Team

	One Million	Two Million
Cal Ripken Major / 70	\$57	\$97
Cal Ripken Major / 60	\$57	\$97
Cal Ripken Minor	\$25	\$46
Cal Ripken Rookie	\$25	\$46
Cal Ripken T-Ball	\$25	\$46
13-15	\$66	\$97
13-Prep	\$66	\$97
16-18	\$66	\$97
16-Prep	\$66	\$97
Bambino Buddy-Ball	\$25	\$46
12 & Under Major	\$57	\$97
12 & Under Minor	\$25	\$46
12 & Under Rookie	\$25	\$46
12 & Under T-Ball	\$25	\$46
16 & Under	\$66	\$97
14 & Under	\$66	\$97
18 & Under	\$66	\$97

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

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GENERAL INFORMATION CONCERNING BABE RUTH COVERAGE

“Local Babe Ruth Leagues have been sued, even though they thought they’d done nothing wrong.”

It is a fact, sad but true, that **whether or not your league is negligent, you can be sued.** Even if you are found innocent, **you** pay investigation expenses; **you** pay court costs; and, if found liable, **you** pay all judgements.

Fortunately, protection is available.

This program offers coverage at a minimal cost per league and provides legal liability protection for:

- Your local Babe Ruth league and its teams
- Any league officer, director or sponsor
- Any manager, coach or umpire
- Any volunteer, worker, or other managing personnel, or booster clubs while acting on behalf of the league

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 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. The cost can be staggering; the cost of coverage is so small, considering the alternatives.

**Board Members
Babe Ruth League, Inc.**

Certificate of Insurance

Each insured league will receive a Certificate of Insurance with a summary description of the benefits. For a complete description, please refer to the actual policy on file with the policyholder. In event of any conflict between this brochure, the summary and the policy, the policy provisions govern.

Term of Insurance for Accident and General Liability

Coverage will begin the day following the date the enrollment form and check are mailed (as shown on the postmark) to Babe Ruth League, Inc., subject to approval by K&K Insurance Group, Inc. However, no coverage will be provided before 2/1/2008, and coverage expires on 2/1/2009. Exception-New or first time league enrollees may request coverage to begin as early as January 1, 2008.

Apply for Coverage

The enclosed charter/insurance enrollment form should be completed by a league official and returned with a check for the appropriate premium to Babe Ruth League, Inc. in Trenton, NJ. A return envelope is enclosed for this purpose. **ALL TEAMS IN THE LEAGUE MUST PURCHASE THE COVERAGE. (NO EXCEPTIONS.)**

Claims Administration

To ensure prompt and efficient claim handling, official Babe Ruth League claim forms will be provided. Claims should be submitted to:

**K&K Insurance Group, Inc.
Attn: Claims Department
1712 Magnavox Way, P.O. Box 2338
Fort Wayne, IN 46801-2338**

This brochure is for illustrative purposes only and is not an insurance contract. You must refer to the policy on file with the policyholder for specific limits, conditions and exclusions.

2008 BABE RUTH Approved Accident & Liability Insurance Plans



Designed for baseball
and softball divisions of
Babe Ruth League, Inc.



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 rostered players, team managers, coaches, scorekeepers, bat and ball boys/girls, umpires, league officials and members of the league's Booster Club.

Your Coverage

Coverage in the amount of \$250,000 is provided while participating in any regular approved baseball activity of the league. This includes practice sessions, regularly scheduled games and tournament games sponsored 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, 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, 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.

COMMERCIAL 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
- Nonowned 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 Nonowned/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 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, i.e. personal property of players, coaches, etc.
 - Injury or death of an employee
 - Nonowned/Hired Auto Physical Damage
 - Liquor Liability – Sale of Alcoholic Beverages
 - Fireworks
 - Amusement Devices (ie: Dunk Tanks & Inflatables)*
- * For questions as to coverage, call K&K Insurance at 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. Note the warranty of coverage contained within the enrollment form.