

## ASA Team and Individual Registration Insurance Plans

### **ASA Team/Individual Registration Liability Policy**

*Underwritten by Markel Insurance Company*

This policy protects you from lawsuits arising out of bodily injury or property damage to others as a result of your supervised ASA Team activities.

- Policy limits are:
  - \$2,000,000 per occurrence
  - \$5,000,000 aggregate
- Deductible: \$0
- Exclusions:
  - In addition to the usual exclusions found in the standard commercial general liability policy, there is no coverage for automobile liability; nor for the furnishing, serving or selling of any alcoholic beverage; nor for acts of an intoxicated person.

### **ASA Team/Individual Registration Accident Policy**

*Underwritten by Markel Insurance Company*

The ASA Accident plan provides coverage for medical expenses that you incur as a result of your participating in supervised ASA Team activities. This is a supplemental policy to help minimize your out of pocket expenses if you are injured playing softball. The coverage is subject to limits, conditions and exclusions of the policy and is not designed to cover “everything.”

Please note: It is very important that you follow your primary insurance carrier’s eligibility criteria (e.g., to be treated in-network, if required by HMO, etc.) in order for this policy to consider your expenses for payment.

- Policy limits are:

○ Accident Medical limit per claim:	\$250,000
○ Accidental Death benefit:	\$5,000
○ Accidental Dismemberment Principal Sum:	\$10,000
○ Physical Therapy/Chiropractic limit (\$100 per visit):	\$2,500
○ Durable Medical Equipment limit:	\$1,000
- Deductible:
  - Team Insurance – Youth: \$250
  - Team Insurance – Adult: \$500
  - Individual Registration – Youth: \$250 or \$0 options  
Your ASA Commissioner or league official determines the deductible option. (Note the deductible for Coaches is the same as the deductible selected for the players on that team.)
  - Individual Registration – Adult: \$500

- 90/10% coinsurance
- Claim Guidelines:
  - Medical services must begin within sixty days of the Accident; dental treatment for Accidents must start within 180 days.
  - Claim forms must be submitted within ninety days from the date of injury.
  - The policy is subject to a 52-week benefit period from the date of injury.
  - Payment is made according to usual and customary guidelines.
- Notable Exclusions
  - service or treatment rendered by a doctor or any other person employed or retained by the Policyholder.
  - eyeglasses or contact lenses, hearing aids and the examination for the prescription or fitting thereof;
  - expenses for treatment on or to the teeth, except for treatment resulting from Injury to natural teeth;
  - hernia of any kind;
  - injury covered by worker's compensation or similar legislation or automobile no-fault law;
  - first aid rendered at the scene of the accident;
  - any sickness or bodily illness;
  - air travel, except on a commercial aircraft operating on a regularly scheduled passenger route; or
  - injuries received as a consequence of the injured party's intoxication (alcohol or drug related); as defined by the laws of the jurisdiction where the loss occurred.

***(Important Note: ASA Individual Registration includes both Liability and Accident Insurance coverage as well as ASA Registration. The Team Insurance Plan has two options, Package or Liability Only, and is available to only ASA Registered Teams.)***

Provided is a summary of available insurance coverages. It is not an insurance policy. Please see the actual insurance policy issued, together with its declarations page and any endorsements for a complete recitation of the terms, conditions, and exclusions of the policy of insurance. The policies are subject to the laws of the jurisdiction in which they are issued.