

# Frequently Asked Questions: ASA's Individual Registration Program for JO and Adults

## Why promote Individual Registration?

As the National Governing Body for Softball, ASA/USA Softball is committed to the goal of providing Accident and Liability insurance to all participants in the Junior Olympic (youth) program. This is especially important as more and more American families do not have their own medical insurance. Individual Registration is also available to Adult leagues in certain areas.

## How do we implement Individual Registration?

The manager of your team or league should contact your local ASA/USA Softball Commissioner or JO Commissioner for individually registering in your area. To find your ASA/USA Softball Commissioner, contact ASA/USA Softball or visit their web site at [www.ASASoftball.com](http://www.ASASoftball.com).

## Is insurance included with Individual Registration?

Yes! As an individually registered member of ASA, you are automatically covered for Liability and Accident Insurance. The Liability provides a limit of \$2,000,000 to protect you from lawsuits arising out of bodily injury or property damage to others as a result of your softball activities. ASA individual registration members are also automatically provided with a \$250,000 limit of Accident Medical insurance. This policy helps cover the cost of medical treatment if you are injured while playing softball.

## Does the ASA insurance follow me if I play on another team?

Yes, but only if you play on another ASA registered team. The ASA insurance does not cover you if you play on a non-ASA team.

## What if my team plays in a non-ASA sanctioned event – does the ASA insurance still apply?

Yes, teams who are individually registered are covered while playing in any amateur softball games or activities, whether ASA, USSSA, NSA, etc.

## Who is insured under the Liability policy?

As an individually registered team, the team as an entity, along with its coaches, managers, players and volunteers are covered by the ASA Liability policy.

## Are League Officers covered?

If all of the teams within your league individually register with ASA, then the interests of the League and the league officers are automatically covered by the liability policy. Remember, the Liability policy covers you for claims arising out of Bodily Injury and Property Damage to others.

Additionally, the league has the option to purchase Directors & Officers Liability, which protects you from lawsuits alleging wrongful acts or errors and omissions-type claims (such as discrimination suits, wrongful termination, etc.). This is optional insurance that can be purchased on the [www.BollingerASA.com](http://www.BollingerASA.com) web site. Click on "Purchase D&O Insurance" on the menu bar.

## Are coaches or parents covered when they drive players to a game, practice or tournament?

No, there is no auto liability coverage under this policy. Coverage for transporting participants is specifically excluded under the ASA Liability program.

## Do coaches need to individually register?

In order for a coach to be covered for Accident insurance (in case he or she gets injured), they need to individually register.

## Are players covered while participating in tryouts?

Yes, players are covered prior to actual registration and payment. However, any player who is injured during tryouts must be registered asap in order for coverage to apply retroactively to his/her injury.

## What Accident deductibles are available under the Individual Registration plan?

There are two deductible options for JO players: \$250 or \$0 deductible. The Commissioner or League Official will determine the deductible option that is available to your team or league. Adult players have a \$500 deductible. [Note that the deductible for Coaches is the same as the deductible selected for the players on that team.]

## What do we do if a player quits the league after we have submitted the information and payment to ASA/USA Softball?

Once submitted, the registration and insurance continue for the remainder of the year and may not be canceled. That person would be covered while participating on any ASA/USA Softball team.

## If our league hosts a tournament, are we covered?

If the teams are within your league and the league is 100% individually registered, then the tournament is covered, as well as your interests as the tournament sponsor. However, if the teams are outside of your league, you should purchase the ASA Tournament Insurance for the event. Please visit [www.BollingerASA.com](http://www.BollingerASA.com) for more information.

**See next page for FAQ's on Claims**

## Accident Claims Information for ASA's Individual Registration Insurance Plan:

### What does the ASA Accident policy cover?

This policy provides coverage for medical expenses that you incur as a result of your participation in ASA Team activities. The policy provides up to \$250,000 in Accident Medical Expense protection, subject to a deductible and 90/10% coinsurance. Treatment and medical expenses are covered for 52 weeks from the date of injury. This is a supplemental policy purchased by the ASA for the benefit of its members to help minimize your out of pocket expenses if you are injured playing softball. The coverage is subject to the limits, conditions and exclusions of the policy and is not designed to cover "everything."

### Are there guidelines under the policy for getting treatment and submitting a claim form?

For claims to be eligible for coverage, you must seek medical treatment within 60 days from the date of injury. The ASA claim form must be submitted to Bollinger within 90 days from the date of injury.

### What happens if I have my own primary medical insurance?

Accident medical expenses are covered under the ASA Accident policy on an Excess Basis, meaning that benefits will only be paid under this plan after your own personal or group insurance has paid out its benefits. Once you have submitted the claim to your primary insurance plan, you can submit any remaining balances or out of pocket expenses to the ASA Accident plan. Send your itemized bills and EOB's (explanation of benefits) from your primary carrier with a completed Bollinger/ASA claim form to Bollinger to have your claim processed. 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 your claim to be eligible for coverage under the ASA Accident plan.

### What happens if I have no other insurance?

If you have no other insurance, ASA insurance coverage is primary subject to the deductible, coinsurance and other policy limitations. Send the itemized bills from your doctors or hospitals along with a completed Bollinger/ASA claim form to Bollinger to have your claim processed.

### Is there a deductible or coinsurance on the ASA Accident plan?

Depending on the plan selected, JO players and their coaches may have a \$0 or \$250 deductible. Adult players have a \$500 deductible. The deductible applies regardless of whether you have other insurance or not. Please check your membership ID card for details. In addition, the policy has a 90/10% coinsurance clause. This means that after you meet the deductible (if any) for medical services, the ASA Accident insurance pays 90% and you are responsible for the remaining 10%.

### How can I make sure that my claim gets paid as quickly as possible?

The most important thing you can do is to fill out the claim form completely and have it signed by a league official and your ASA State Commissioner. Incomplete claim forms are the most common reason for delays in the claims process. Another way to avoid delay is to provide Bollinger with itemized bills (a "HCFA-1500" is the standard form used by doctors and dentists, "UB-04" or "UB-92" are the standard form used by hospitals). And if you have primary insurance, you will need to include the explanation of benefits form (EOB) from your primary health insurance carrier.

### Questions on your claim?

Please contact Bollinger's Sports Claims Department directly at 866-267-0093 or [SportsClaims@BollingerInsurance.com](mailto:SportsClaims@BollingerInsurance.com).

Or contact Bollinger's ASA Department at:

Phone ~ 800-526-1379

Fax ~ 973-921-2876

Email ~ [ASAInfo@BollingerInsurance.com](mailto:ASAInfo@BollingerInsurance.com)

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ASA Insurance Administrator:

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