

Questions on the ASA Field Owners Liability Insurance Program

Q: Who is covered under the Field Owners Liability Insurance Program?

A: Only the Field Owner (or long term lessee) is protected from lawsuits (alleging bodily injury, property damage or personal injury) that arise out of the play of ASA Softball by ASA registered teams on his/her fields. Teams and leagues may not purchase the field owners coverage.

Q: What Options are available to Field Owners?

A: The Field Owner has two options when purchasing the \$2,000,000 Liability Plan. Plan A costs \$300 and the Field Owner must obtain signed Waiver & Release forms from all players using the fields. Under Plan B, there is no Waiver & Release requirement, and the premium is \$1,100.

Q: Are those the only Liability Insurance options for a Field Owner?

A: No. The Field Owner can also obtain liability coverage at NO COST to the Field Owner. The Field Owner simply needs to require that all teams using the fields purchase ASA Team Liability Insurance and add the Field Owner as an Additional Insured onto that policy. In addition, there is no Waiver & Release requirement under this option.

Q: Under Plan A, who should obtain and keep the signed Waiver & Release forms?

A: The Field Owner is responsible for this, since he/she is the one who is indemnified by the Waiver forms, and because he/she is the one protected by the liability policy. We recommend the Waiver & Release forms be kept on file for at least 5 years.

Q: Does a Field Owner have to use the Waiver & Release forms supplied by Bollinger?

A: No. A Field Owner can use his/her own forms **IF** they meet the specifications outlined by Bollinger, which are sent to the Field Owner with the Certificate of Insurance.

Q: Will coverage be provided for a lawsuit from a pick-up player who has not signed a Waiver form?

A: Yes. If the Field Owner has made a diligent effort to obtain signed releases on a regular systematic basis from all ASA players, there would be coverage for such an exception.

Q: Do spectators and bystanders have to sign Waiver & Release forms?

A: No. There is no requirement under any of the Plan Options that spectators

need to sign Waiver & Release forms. The Field Owner is fully protected from lawsuits from spectators or bystanders that arise out of the play of ASA Softball on the covered fields.

Q: Are Field Inspections required?

A: No, but we strongly encourage all field owners to maintain and inspect their fields regularly. All field owners insured under this plan are asked to conduct field inspections on all fields and surrounding premises to ensure that they are safe, playable and hazard free. Inspection Forms will be provided to all Field Owners by Bollinger.

Q: Does the Field Owner Plan cover lawsuits arising out of injuries on playgrounds or nearby streets?

A: No. Coverage is restricted to claims arising out of injuries that result from the play or practice of ASA Softball on the Field Owner's fields. Thus, injuries occurring on adjoining playgrounds, nearby streets or parking lots are not covered unless they are the direct result of the play of ASA Softball.

Q: Does Bollinger provide any Suggested Guidelines that will help Field Owners better manage their operations?

A: Yes. Bollinger provides the following Suggested Guidelines for Field Owners:

1. General Safety & Maintenance Guidelines for your fields
2. Pre-Game Safety Check List
3. Player Waiver and Release Forms
4. Suggested Field Inspection Forms
5. Information on ASA's comprehensive Team Insurance Plan for all teams that use your fields.