

Frequently Asked Questions on the ASA Team Insurance Plan

General Insurance Questions

What does the ASA Liability policy cover?

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.

What does the ASA Accident policy cover?

This policy provides coverage for medical expenses arising out of the performance of duties as an ASA Umpire. The policy provides up to \$100,000 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."

Why does my team need both Liability and Accident Insurance?

Because you will then cover the two major exposures that threaten softball teams and leagues: 1) Lawsuits from injured spectators and players; and 2) Medical Expenses that result from injuries to players on your team.

What proof of coverage will I receive when I buy Team Insurance?

You will receive a certificate of insurance for your team or league, which will be sent to you promptly after Bollinger receives your completed enrollment form and check or you can order online and pay with a credit card.

When is my insurance effective?

Coverage goes into effect the day after the postmark on your enrollment form and valid check. If paying by credit card, coverage is in effect the day after your credit card is approved. Insurance coverage is in effect through December 31st.

Eligibility Questions

Who can purchase Team Insurance?

Only Teams and Leagues that are currently registered with ASA for the current year are eligible to buy the ASA Team Insurance Plan.

How do I register my Team/League with ASA?

Contact your local ASA Commissioner to register. You can obtain your local commissioner's name and phone number from the ASA National Office (405-424-5266) or from Bollinger (1-800-526-1379) or visit the ASA's website at www.ASASoftball.com.

How many teams are needed to qualify for the reduced League Rates?

To qualify for the League Rates, **ALL TEAMS** in your league must purchase insurance (with a minimum of four teams). You must apply using one enrollment form.

Coverage Questions

Can Adult Leagues further reduce their Accident and Liability costs by using Waiver & Release Roster forms?

Yes. If Adult Leagues obtain signed Waiver & Release forms from all of their players, they are eligible for even LOWER accident liability rates. Contact Bollinger for rates and sample Waiver & Release forms. (Leagues Only)

Can only one individual team in a league buy insurance?

Yes. However, individual teams must pay a higher rate than teams in a fully insured league. Individual Teams are not eligible for the League Rates and must use the "Single Team" Rate.

Does Liability Insurance cover the players and coaches on our team?

Yes. If an individual team member or coach is sued because of bodily injury or property damage to others arising out of your team or league's activities, he or she will be covered by the Team Liability Insurance Plan. However, liability insurance is not intended to cover medical expenses from injuries to your team members. Your team must buy Accident Insurance to cover those type of expenses.

Will Liability Insurance cover team members preparing the field before a game?

Yes. If a participant is injured while preparing the field, such as lining or raking, and the injury is caused by the negligence of the team or league, then coverage applies; but only if the field preparation is incidental, such as lining or raking, and only if it is done immediately before a game.

Does the Liability Insurance cover Teams or Leagues for the Tournaments they run?

Yes. Liability Insurance covers all softball activities of the Team or League, including tournaments. Your team's insurance **does not** cover other teams. Only your team or league is covered for the tournament under your insurance. If you sponsor an ASA tournament and want to make sure that all teams are covered, please see the "**ASA Tournament Insurance Plan for Tournaments and Clinics**" section for further details or call Bollinger.

Are fundraisers covered by the Team Liability Insurance?

Yes. Fund raising activities, award dinners and team meetings are covered. Fund raisers must be usual, non-hazardous and incidental, such as bake sales, raffles and car washes. Activities such as carnivals, fireworks or bungee jumping would not be covered. There is no liability coverage for the serving or selling of alcoholic beverages.

Are opposing teams covered under our Team Insurance?

No. Your Team is covered if the opposing team sues you or your team or league for injury to one of their players. The opposing team or their activities are not covered by your Team Insurance.

Will liability insurance cover concession stands?

Yes. The policy covers liability arising out of the operation of concession stands if the concession stand is operated by the insured when your team is playing softball. Note: There is no coverage for the sale, distribution or consumption of alcoholic beverages or for Worker's Compensation claims. (Please note National Concessionaires cannot be named as additional insured and the team is not covered while working one of their concession stands).

Can I add an "Additional Insured" to my liability insurance coverage?

Yes. If a field owner or municipality requires that you add them as an additional insured, you may do so at no additional charge.

Are All Star Teams covered by the Team or League Insurance Plan?

No. All Star Teams are not covered under individual team policies. All Star Teams may be covered under league policies if the All Star players all come from the insured league and play a limited schedule. However, if the All Star Team registers separately with ASA, then that team must purchase a separate policy.

Other Questions

What if I'm in a hurry and need a certificate today?

For immediate service, you can purchase the ASA Team insurance on-line, where you will be able to print your own certificate(s) upon acceptance of your credit card transaction. Or, Bollinger can process your rush order for a charge of \$25 per certificate

Do all teams have to send a team roster when they purchase team insurance?

No. Only adult teams that buy the Waiver & Release plan for a lower premium are required to complete the Waiver & Release Roster Forms and maintain these forms on file. Copies of these forms must be sent to Bollinger in the event of a claim.

Are any other insurance coverages available to ASA Leagues?

Yes. See our "Optional Insurance Plans for ASA Leagues" brochure for Directors & Officers Liability, Crime Insurance and Equipment coverage for your league.