

Adult Individual Registration Program

2018 Adult Individual Registration Rates

Accident and Liability coverage (Accident ONLY is \$10)

\$15.00 per adult – this includes USA Softball of Rhode Island Registration and Field Owners as Additional Insureds

Liability Only Coverage (Our League Purchases)

\$5.00 per adult – this includes USA Softball of Rhode Island Registration and Field Owners as Additional Insureds

To be eligible for Adult Individual Registration, all players on a team must individually register.

Individual Registration provides the following benefits:

- Individual registration includes USA Softball registration and either Accident and Liability Insurance or just Liability Insurance depending upon which option is chosen.
- Insurance coverage follows the individual throughout the calendar year for all USA Softball activities, even if they change to another USA Softball team.
- Individually registered teams are covered while playing any amateur softball activity.
- Coverage extends to the team as an insured entity if all team members register individually.
- Liability coverage extends to the leagues as an insured entity, as well as to league officers, if all league members register individually.

Other Benefits

- Membership in an Olympic Organization
- USA Softball Membership Card (picture optional)
- Discounts on official licensed merchandise

Individual Registration Insurance Benefits:

Liability Insurance

Underwritten by Markel Insurance Company (Markel) rated “A (XII)” by A.M. Best’s. This is primary liability protection written on an “occurrence basis.” It includes coverage for lawsuits brought against an Individually Registered member by participants (this is very often excluded in other policies). Protection is provided for the Individually Registered team, league, and sponsors from lawsuits brought against them for both bodily injury and property damage claims arising out of their team’s amateur softball activities, including practices, games, exhibitions and tournaments.

If all teams within a league purchase the USA Team Liability coverage, then the interests of the League and all of the league officers are automatically covered at no additional cost.

Liability Policy Limits

\$2,000,000 per occurrence limit

\$5,000,000 per team aggregate limit

\$2,000,000 Products/Comp Operations aggregate limit

\$2,000,000 Advertising/Personal Injury limit

\$2,000,000 Sexual Abuse Liability limit per occur.

\$2,000,000 Sexual Abuse Liability aggregate limit

\$300,000 Fire Legal Liability limit

\$10,000 Medical Payments (to non-participants)

Exclusions under the Liability Insurance Plan

In addition to the usual exclusions found in the standard commercial general liability policy, there is no coverage for automobile liability, meaning that **No coaches, volunteers or parents are covered for liability when transporting participants or for driving on behalf of the team or league**; nor for the furnishing, serving or selling of any alcohol beverage; nor for acts of an intoxicated person.

Accident Medical Insurance (Player/Non-Player “Extra Insurance”)

Underwritten by Markel Insurance Company (Markel) rated “A (XII)” by A.M. Best’s. The Accident policy provides coverage for accidental injuries to Individually Registered team members during covered softball activities. This covers Individually Registered players, managers, coaches and scorekeepers for injuries incurred during games, practices, tournaments and/or group travel as a team (directly to and from team activities). This is **EXCESS** insurance and only comes into play after they have utilized their personal, group medical insurance, or any health benefit plan, first. If they have no other applicable insurance, this policy will pay on a primary basis.

Accident Policy Limits

\$250,000 Accident Medical/Dental Expense limit
\$5,000 Accidental Death/\$10,000 Accidental Dismemberment benefit
\$2,500 Physical Therapy/Chiropractic limit (subject to \$100 max per visit)
\$1,000 Durable Medical Equipment limit
\$1,000 Rx limit
\$500 Deductible per claim

Policy Limitations: Benefits, including surgical procedures, are paid on a usual and customary basis. The policy only covers medical and dental bills which are incurred within 52 weeks of the date of injury. Medical services must begin within sixty days of accident. There is a 90/10 coinsurance under this policy.

Please note: *It is very important that a claimant follows their primary insurance carrier’s eligibility criteria (e.g., to be treated in-network, if required by HMO, etc.) in order for their claim to be eligible for coverage under the ASA Accident plan.*

Notable Exclusions under the Accident Plan

No benefits will be paid for a loss caused by or resulting in the following

1. Service or treatment rendered by a doctor or any other person employed or retained by the Policyholder;
2. Eyeglasses or contact lenses, hearing aids or the examination for the prescription or fitting thereof.
3. Hernia of any kind;
4. Injury covered by worker’s compensation or similar legislation, or automobile no-fault law;
5. First aid rendered at the scene of the accident;
6. Any sickness or bodily illness;
7. Air travel, except on a commercial aircraft operating on a regularly scheduled passenger route;
or
8. 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.