



2021 CABA INSURANCE PROGRAM

We are excited to introduce you to our new insurance partner, American Specialty Insurance & Risk Services, Inc. Through this new partnership, CABA is able to continue to deliver an exceptional insurance program at rates lower than expiring, but wait, there's more. We heard your requests and are pleased to announce that in 2021 the insurance purchasing process will be 100% online. Teams will have 24/7 access to policy documents, including Certificates of Insurance when you need it!

NOTE: This document provides a general overview of coverage and does not extend coverage. Detailed terms and conditions of coverage are outlined in each respective policy. Policies can be obtained through American Specialty Insurance & Risk Services, Inc.

YOUR QUESTIONS

WHY DOES MY TEAM NEED INSURANCE?

Most tournament directors require teams to carry liability and excess accident medical insurance in order to participate in a sanctioned event, including CABA. Additionally, there is an inherent risk to your baseball team/league as well as you as a coach or volunteer of the team. The CABA insurance program is designed to protect your baseball/team league, coaches and volunteers from third-party lawsuits arising from your baseball related activities.

WHO IS ELIGIBLE TO PURCHASE THIS INSURANCE?

Only CABA registered teams have access to the CABA endorsed insurance program. You will be required to include a valid CABA membership number in order to purchase coverage online.

TERM OF INSURANCE

More good news for 2021! Coverage will begin on the date that you select as your policy effective date and will **expire one year from the policy effective date.**

DOES COVERAGE EXTEND TO NON-CABA ACTIVITIES?

Yes, under the CABA insurance program, your coverage will follow you to any baseball related activity, including events that are sponsored by an organization other than CABA.

GENERAL LIABILITY

Description of Coverage: The general liability policy protects insured teams, coaches, volunteers, players and officials from third-party claims of bodily injury, property damage liability and personal and advertising injury claims while acting within the scope of their duties as such.

POLICY LIMITS:	
• General Aggregate	\$5,000,000
• Per Occurrence	\$1,000,000
• Participant Legal Liability	Included
• Products/Completed Ops Aggregate	\$5,000,000
• Damage to Premises Rented To You	\$1,000,000
• Medical Payments Expense	\$5,000
• Personal/Advertising Injury	\$1,000,000
• Abuse/Molestation Per Occurrence Aggregate	\$1,000,000*

** Abuse and Molestation coverage is subject to background check requirement.*

Defense costs are in addition to the limit of liability. Per-occurrence policy limit applies regardless of the number of insureds, on the policy or number of persons or organizations who sustain injury.

GENERAL LIABILITY NOTABLE COVERAGES

- **No Communicable Disease Exclusion**
- Coverage for liability claims from participants and spectators
- **New for 2021** - Policy aggregate applies per team



COVERED ACTIVITIES

- Games
- Practices
- Tryouts
- Tournament Participation
- Fundraisers
- Official Team Functions

NOTABLE EXCLUSIONS

- Field Ownership
- Ongoing maintenance of playing fields
- Hosted tournaments
- Fireworks
- Sale of alcoholic beverages (liquor liability)
- Camps/clinics involving participants not on your team roster

ACCIDENT MEDICAL INSURANCE

Excess Accident Medical Limit: \$100,000
 Deductible (reduced for 2021): \$100 per accident

DESCRIPTION OF COVERAGE

This policy responds when injuries resulting from an accident occur during a Covered Activity. This is an accident medical policy, not a sickness or medical illness policy. For example, it may cover medical expenses, excess over any other valid and collectible insurance, caused by a broken hand, but not those caused by appendicitis. An accidental injury must occur in order for coverage to apply.

Medical expenses arising from an accidental injury incurred within 52 weeks following the accident will be considered. Coverage is excess over any valid and collectible insurance, but if other coverage is not in force, this coverage becomes primary.

INSURED PERSONS

All team players, coaches and members of the team for which the team has paid the appropriate premium.

COVERED ACTIVITIES

Participating in any baseball game, practice or tryout that is authorized and supervised by the team.

ACCIDENTAL DEATH & DISMEMBERMENT

\$10,000 Accidental Death and Dismemberment Benefit (increased limit for 2021) applies if an insured person suffers a fatal injury or dismemberment of sight or limbs during a covered activity.

The loss must be a direct result of a covered accident and occur within 52 weeks after the injury.

ACCIDENTAL DEATH & DISMEMBERMENT

• Accidental Death	\$10,000
• Loss of Both Hands or Both Feet	\$10,000
• Loss of Entire Sight of Both Eyes	\$10,000
• Loss of One Hand and One Foot	\$10,000
• Loss of One Hand or One Leg	\$5,000
• Loss of Entire Sight One Eye	\$5,000
• Loss of Thumb and Index Finger (same hand)	\$2,500

Loss of a hand or foot means complete severance at or above the wrist/ankle.

Loss of sight means the total, permanent loss of sight of the eye(s).

A maximum of \$10,000 will be paid under this benefit if an insured person suffers more than one loss.

ANNUAL INSURANCE COSTS

Cost per team is outlined below. Average annual insurance cost is approximately 10% lower than expiring and include several coverage enhancements as outlined in red throughout the document.

Ages 12 & Under	\$149
Ages 13 – 14	\$192
Age 15 - 16.....	\$209
Ages 17 – 18.....	\$231

OPTIONAL COVERAGES

NON-OWNED & HIRED AUTOMOBILE LIABILITY

We are excited to announce that teams now have an affordable option to add non-owned and hired automobile liability coverage, subject to minimum underwriting requirements, to their team insurance portfolio. If your team qualifies, this coverage provides protection to the team for liability claims arising as a direct result of the use of a non-owned or hired automobile. For coverage to be effective, the vehicle must be used for the team's baseball-related business with the permission of the team and driven by an authorized representative of the team. Please note that coverage does NOT apply for losses arising from the transportation of participants. Annual premium for this coverage is \$50.

DIRECTOR'S & OFFICER'S LIABILITY COVERAGE

This optional coverage provides protection against liability caused by the wrongful acts of directors, officers, trustees, employees and volunteers of the team, including employment-practices type allegations (i.e. discrimination from a player).

RELEASE OF LIABILITY WAIVER

All CABA teams must maintain a system to secure a signed release of liability waiver from team members and coaches on an annual basis and prior to the start of the season (including practices). Teams will be required to produce a copy of the executed release of liability waiver at the time of loss.

Sample release of liability waiver accompanies this document.

HOW DO I PURCHASE INSURANCE FOR 2021?

1. Renew your CABA membership on the CABA website at cababaseball.com.
2. Follow the 2021 Purchase Insurance link on the CABA website at cababaseball.com or access the website directly by clicking [here](#).
3. Complete the online insurance application.
4. Bind and pay for insurance online.
5. Print/save policy documents and confirmation number.
6. Access insurance documents, including Certificates of Insurance 24/7.

CONTACT INFORMATION

If you have any questions regarding the 2021 CABA insurance program, please do not hesitate to reach out to our partners at American Specialty:

General Questions or Certificate Requests:

Email: express@americanspecialty.com

Phone: 877-441-4011

**Please note proof of insurance and additional insured certificates can be requested and retrieved online by clicking the View My Policy/Certificates link and entering your confirmation number.*

