
What to Know
BABE RUTH LEAGUE, INC.
Participant
Accident Coverage
General Liability Coverage



Accident Limits

- \$250,000 Per Person Limit
- \$100,000 Maximum Limit for Accidental Injuries Sustained While Traveling
- \$ 10,000 Accidental Death & Specific Loss Limit



Accident Definitions

INSURED PERSON – rostered players, managing personnel (bat and ball boys/girls, score keepers, umpires and league officials), volunteers, persons trying out for team positions or persons acting in the capacity of managing personnel during preseason tryout sessions and Ladies Auxiliary/Booster Club members; includes these persons and registered campers at the Babe Ruth League, Inc. sponsored baseball camp and World Series participants.



Accident Definitions

COVERED EVENT – a Babe Ruth League, Inc. approved baseball/softball activity, practice sessions and baseball/softball games scheduled and supervised by Babe Ruth League, Inc. or one of its member leagues. Covered Event included any period when the Insured Person is participating under the direct supervision of the proper authorities of the league in approved tournament games as a member of the tournament team and while staying at the place of the tournament game. Covered Event includes Covered Travel as defined by the policy.



Accident Definitions

COVERED TRAVEL – team or group travel to or from the site of a Covered Event under the supervision of a coach or designated representative of Babe Ruth League, Inc. or one of its member leagues.



Special Features

THE INJURED PARTY HAS A CHOICE!

- Use the Babe Ruth Insurance as primary - \$100 deductible applies.
- Use the Babe Ruth Insurance as excess – we waive our deductible as long as their insurance pays at least \$100.



Special Features

- Provides “annual” rather than “seasonal” coverage.
- Provides dental coverage for natural teeth with no sub-limit.
- Provides coverage for medical bills that occur within 52 weeks of the date of injury.



General Liability Limits

- Leagues may choose from a \$1,000,000 or \$2,000,000 per occurrence limit.
- \$1,000,000 Non-Owned and Hired Auto Liability limit
- \$1,000,000 Sexual Abuse/Molestation Limit
- No General Aggregate



Who Is Covered

- Babe Ruth League, Inc.
- Regional, State and District Commissioners
- Its Enrolled Member Leagues including owners, officers, sponsors, managers, coaches, umpires and trainers of the Named Insured and any volunteer worker of affiliated organization while acting within the scope of their duties as such.



Special Features

- Written on an “occurrence” form as opposed to a “claims made” form.
- Provides “annual” rather than “seasonal” coverage.
- Includes Legal Liability to Participants coverage



Special Features

- Does not exclude “player vs. player” claims
- Does not exclude “volunteer vs. volunteer” claims.
- Provides coverage for various fundraisers (certain limitations apply)



Special Features

- Follows the league regardless of the location at which they play.
- Providers of Premises, Sponsors and Co-promoters are automatically additional insureds.



Not Covered

- Fireworks
- Haunted Houses
- Amusement Devices (including dunk tanks and inflatable devices such as moon bounces)
- Liquor Liability
- Property in the Care, Custody & Control of the insured – Examples: buildings, equipment, etc.



Not Covered

- Participant Legal Liability for participants that do not have \$250,000 in excess medical coverage in place. (Camps/Clinics involving participants not rostered or Hosting of Invitational Tournament MAY be granted an exception).
- 24/7 premises liability - Fundraisers that include “leasing premises you own/operate”. Premises coverage limited to when Babe Ruth activities are taking place.



Remember

Coverage is designed for and offered as a BENEFIT to Babe Ruth Chartered Leagues. Therefore, coverage follows the rules and regulations of the Babe Ruth League.

