

Insurance Requirements for USA Softball Championship Play

In order to play in USA Softball Championship events, USA Softball, for its own protection and the protection of all participants, has a minimum insurance requirement. Teams that fail to meet these minimum requirements must either purchase limits and plan details equal or better, or they may join the USA Softball Insurance Plan by contacting their local USA Softball Commissioner for Team Insurance or Individual Registration options.

A. COMMERCIAL GENERAL LIABILITY INSURANCE:

1. The TEAM shall procure and maintain Commercial General Liability insurance with Bodily Injury & Property Damage Limits of not less than
 - a. \$2,000,000 Per Occurrence
 - b. \$5,000,000 Aggregate
 - c. Coverage shall include the following extensions:
 - i. Athletic Participants Coverage (Participant Legal Liability)
 - ii. Premises and Operations
 - iii. Products and Completed Operations
 - iv. Personal and Advertising Injury
2. The General Liability policy must include Sexual Abuse/Molestation Limits of at least
 - a. \$1,000,000 Per Occurrence
 - b. \$2,000,000 Aggregate
3. The TEAM must name USA Softball (include address) as an “additional insured” on the liability policy, and must provide a certificate of insurance (and upon request a policy endorsement) on the policy described above.
4. The insurance must be provided by an insurance company “admitted” to do business in all 50 states, having no less than an A.M. Best Rating of “A”.

B. ACCIDENT INSURANCE:

1. The TEAM shall show proof of an EXCESS ACCIDENT insurance policy with a per injury limit of at least \$250,000 and a deductible of no more than \$250, and an Accident Death Limit of at least \$5,000 and a Dismemberment Limit of at least \$10,000.
2. The insurance must be provided by an insurance company having no less than an A.M. Best Rating of “A”.

Other requirements:

The TEAM is also required to have its members (parents/guardians of members) sign the USA Softball waiver form will be used.