

# OPTIONAL SPA TEAM INSURANCE

**GENERAL LIABILITY INSURANCE - \$2,000,000**

**& ACCIDENT MEDICAL EXPENSE - \$10,000**

## IMPORTANT POLICY FEATURES

- Team insurance covers the play and practice of amateur activities in the game of softball, including organized/sanctioned activities of any association.
- Coverage begins the day after postmark on the envelope containing your application and check, and all coverage expires on **12-31-2017**.
- General Liability coverage is provided for players, coaches, managers, sponsors, and volunteers of the team.
- Accident Medical Coverage is secondary to any other collectible insurance; primary, if no other insurance is in force.
- The entire premium is earned when enrollment is accepted.  
There are no cancellation refunds.

## ACCIDENT MEDICAL EXPENSE BENEFIT - \$10,000 LIMIT

- The plan pays for covered medical expenses incurred within one year after an accident, to a maximum of \$10,000 per accident for each insured person.
- Treatment must begin within 30 days of an accident.
- Coverage is provided on a secondary basis, and \$500 (or optional \$1000) deductible applies. If other collectible insurance is in force, it must be used as primary. If no other coverage is in force, this coverage becomes primary.
- Some of the policy exclusions are:
  - Losses resulting from being intoxicated or under the influence of a narcotic unless administered on the advice of a doctor;
  - Injuries sustained while traveling other than as specially stated in the policy;
  - The cost of eyeglasses, contact lenses or examinations for either;
  - The cost of dental treatment, except as specifically provided for injuries to sound, natural teeth.

## GENERAL LIABILITY INSURANCE - \$2,000,000 LIMIT

Lawsuits against players, coaches, sponsors, volunteers and league officials are increasing at an alarming rate. Play with peace of mind knowing you will be covered by one of the best sports liability programs available.

### Liability coverage is provided during:

- **Games**
- **Award Banquets**
- **Fund-raisers**
- **Team Meetings**
- **Practices**

This general liability policy provides \$2,000,000 coverage for bodily injury, property damage, and personal injury claims for which you are legally obligated.

### Protection also for: Lawsuits brought by Athletic Participants and Product Liability

Some of the policy exclusions are: the use of motor vehicles, watercraft and aircraft, injury to an employee, medical malpractice, and liquor liability.

**This is a brief description of the coverage**, which must be purchased separately and **is not included** with player or team registrations. **Full disclosure of definitions, exclusions and limitations for this coverage can be found in the master policy. If any discrepancy exists between this description and the policy, the policy will prevail.**

**Contact: Chappell Insurance Agency - 1-800-447-6797**