

Midwest Girl's Fastpitch Softball Accident and Liability Insurance

Effective January 1, 2010 though December 31, 2010

WHO IS COVERED

This program provides Accident Medical coverage for all players, coaches, managers, and volunteer workers of your team or league. It also provides General Liability protection for your players, coaches, managers, officers, directors, and team or league against claims of bodily injury liability, property damage liability and the litigation costs to defend such claims.

ACCIDENT MEDICAL COVERAGE

Medical Expense Benefit: \$100,000.00 (This is a \$50.00 deductible plan)

"Eligible expenses" means charges for the following necessary treatment and service, not to exceed the usual and customary charges in the area where provided: **This policy is an excess type which means it pays after your primary insurance pays their portion. If you do not have hospitalization this will be the primary coverage.**

- Medical and surgical care by physician
- Radiology (X-Rays)
- Prescription Drugs and Medicines
- Dental treatment of sound natural teeth
- Hospital care and service in semi-private Accommodations or as an outpatient
- Ambulance service from the scene of the Accident to the nearest hospital
- Orthopedic appliances necessary to promote Healing

Accidental Death & Dismemberment Benefit: \$10,000.00

If a covered injury results in any of the losses below within 100 days after the accident, the Company will pay the applicable amount:

- Full Principal Sum for loss of life
- Full Sum Two Hands, Two feet, or the sight of Both Eyes
- Full Sum One Hand and One Foot
- Full Sum One Hand and Sight of One Eye
- 50% One hand, One Foot, or the sight of one eye
- 50% of the Principal Sum for loss of one hand, one foot, or sight of one eye

Loss means, with reference to hand or foot, complete severance through the wrist or ankle joint, and with reference to sight of an eye, the entire and irrecoverable loss of sight. If more than one of the specified losses results from the same accident, only one amount, the greatest, will be paid.

GENERAL LIABILITY COVERAGE

\$1,000,000.00 per occurrence

\$2,000,000.00 aggregate

\$10,000,000.00 excess included

Coverage is provided against negligence arising out of the operation of the sports program including:

- Ownership, maintenance and use of athletic fields
- Activities necessary or incidental to the conduct of practice, exhibitions, regular season and post season games
- Consumption or use of food and other products

- Year round activities such as fund raising and award banquets, subject to the insurance company's approval
- Liability assumed under contract
- False arrest and wrongful eviction
- Cost of investigation and defense of claims even if groundless
- Invasion of privacy
- Fire legal (\$300,000.00)
- Participant liability - Available only when medical insurance is in effect and when waiver of liability is signed on file. (\$1,000.00 limit)
- Sexual abuse and molestation liability (\$1,000.00 limit)
- Hired and non-owned auto (\$1,000.00 limit)

HOW TO ENROLL

Complete the enrollment application. Mail the form and premium payment to:

Midwest Girls Fastpitch Softball Insurance
22519 W Renwick Road
Plainfield, Illinois 60544

ADDITIONAL PROGRAM INFORMATION

This program is specifically designed to provide insurance protection for all activities of your softball team or league including; scheduled and supervised games, practice sessions, clinics, tournaments, and year round fund raising and award banquet activities. Coverage is also provided for travel directly to and from such activities.

This program is available to all leagues regardless of affiliation.

Coverage will begin the effective date specified in the application, or the date Gagliardi Insurance Services agent, Midwest Girls Fastpitch Softball Insurance, receives the completed application and premium payment, whichever is later. Coverage will terminate one year later. January 1, 2009 to January 1, 2010.

CLAIMS PROCEDURES

Upon enrollment you will receive a supply of claim forms along with your accident medical policy. In the event a loss occurs, simply complete the claim form and mail to the address printed on the claim form

PREMIUM RATES

COMBINED ACCIDENT MEDICAL/GENERAL LIABILITY COVERAGE:

10U and 12U	\$125.00
14U and 16U	\$150.00
18U	\$175.00

Administrated by:

Gagliardi Insurance Services
284 Digital Drive
Morgan Hill, California 95037
(800) 538-7061
www.gisins.com

Midwest Girl's Fastpitch Softball Team/League Insurance Application

(Please print or Type)

League/Team Name:

Contact:

Address:

City:

State:

Zip:

Phone:

E-mail

Effective Date: January 1, 2010 December 31, 2010

Premium:

10U and 12U	\$125.00
14U and 16U	\$150.00
18U	\$175.00

Submit team roster with application

Additional Insured: (no charge)

(Town, City, School Board, etc. Complete address please)

Signature:

Date:

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files claim containing a false or deceptive statement may be guilty of insurance fraud.

Please attach team roster listing all members and coaches with application.

All certificates will be e-mailed to you. If you cannot download them they will be faxed to you. No extra charges for additionally insured.