

Sports Officials Insurance Plan for Umpires

As a USA Softball registered umpire, you receive many benefits of membership, including liability and accident insurance to cover you when you are performing your duties as a USA Softball umpire. Many USA Softball umpires also officiate other sports, where insurance may not be provided or may be very expensive. As a benefit of USA Softball membership, USA Softball umpire associations can purchase liability and accident insurance at a very reasonable cost to protect their umpires when officiating other sports.

PROGRAM POLICY LIMITS AND DESCRIPTION

General Liability

\$1,000,000	Per occurrence limit
\$3,000,000	Per aggregate limit
\$2,000,000	Products/completed operations aggregate limit
\$2,000,000	Advertising/personal injury limit
\$1,000,000	Sexual abuse liability limit per occurrence
\$2,000,000	Sexual abuse liability aggregate limit
\$100,000	Damage to premises rented by you
\$ 5,000	Medical payments (to nonparticipants)

Accident Coverage

\$100,000	Accident medical/dental expense limit
\$10,000	Accidental death
\$10,000	Accidental dismemberment benefit
\$2,500	Physical therapy/chiropractic limit (subject to \$100 max per visit)
\$1,000	Durable medical equipment limit
\$1,000	Rx limit
\$250	Deductible per claim (regardless of primary insurance, if any)

GAME FEE REIMBURSEMENT

\$2,500 maximum limit per policy term

- Covers up to \$200 per week in missed game fees for 26 weeks maximum
- Seven-day waiting period (acts as deductible)

COVERED ACTIVITIES

Under this program, registered USA Softball umpires are insured when officiating any other amateur sport at the recreation, high school, junior college or college level. The plan does not cover non-USA Softball, except for SCMAF Softball. There is no coverage for umpires when officiating softball for competing softball organizations such as USSSA, NSA, etc.

Premium is \$25 per official. To purchase coverage, the umpire association must have a minimum of 10 umpires (or a \$250 minimum premium will apply).

Policy term: Annually from January 1 to December 31 each year.

FAQ About the Sports Officials Insurance Plan

CAN INDIVIDUAL UMPIRES PURCHASE THE ALL-SPORTS OFFICIALS COVERAGE DIRECTLY?

No. Coverage must be purchased by your local USA Softball umpire associations or your local USA Softball association on a group basis.

I'M A USA SOFTBALL UMPIRE WHO ONLY UMPIRES USA SOFTBALL GAMES. WHY SHOULD I ENROLL IN THE SPORTS OFFICIALS PLAN FOR USA SOFTBALL UMPIRES?

Many umpire associations purchase this coverage in order to obtain the game fee reimbursement benefit for their USA Softball umpires.

AM I COVERED WHILE OFFICIATING ANY KIND OF SOFTBALL GAMES?

No. The plan only covers USA Softball, high school, junior college, college and (in California) SCMAF softball. No coverage is provided for officiating softball for competing softball organizations.

I SUFFERED AN INJURY BUT DID NOT SEEK MEDICAL TREATMENT. CAN I STILL MAKE A CLAIM FOR GAME FEE REIMBURSEMENT?

No. In order to obtain benefits under this policy, you must seek medical treatment within 60 days from the date of injury. To file a claim for game fee reimbursement, you will need to submit the doctor's diagnosis of the injury and the medical reason(s) for missing the games for which you are requesting reimbursement.

