



**NATIONS BASEBALL
TOURNAMENT
ASSOCIATION**

8-1-2008 TO 8-1-2009

CHAPPELL INSURANCE AGENCY

"SPECIALIZING IN SPORTS INSURANCE FOR OVER 28 YEARS"

YOUTH BASEBALL TEAM INSURANCE

GENERAL LIABILITY INSURANCE - \$2,000,000

ACCIDENT MEDICAL EXPENSE - \$100,000

GENERAL LIABILITY INSURANCE

IMPORTANT POLICY FEATURES

- **TRAVELTEAM** insurance covers Nations Baseball activities, practices, and organized sanctioned activities of any other association.
- **LEAGUE TEAM** insurance covers league play and practice only.
- Coverage begins as soon as you are registered with Nations Baseball.
- All coverage expires on 08-1-2009.
- General Liability coverage is provided for players, coaches, managers, sponsors, and volunteers of the team.
- Accident Medical Coverage for participants is secondary to any other collectible insurance; primary, if no other insurance is in force.
- The entire premium is earned when Nations registration is accepted. There are no cancellation refunds.

General Liability insurance coverage is provided for players, coaches, sponsors, volunteers and league officials. This policy provides \$2,000,000 of coverage for bodily injury, property damage, and personal injury claims for which you are legally obligated.

Liability coverage is provided during:

- **Games**
- **Award Banquets**
- **Fundraisers**
- **Team Meetings**
- **Practices**

Protection is also provided for:

**Lawsuits brought by Athletic Participants
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.

ACCIDENT MEDICAL EXPENSE BENEFIT \$100,000 LIMIT \$250 DEDUCTIBLE

The plan pays for covered medical expenses incurred within one year after an accident, to a maximum of \$100,000 per accident for each insured person. Treatment must begin within 30 days of an accident.

Coverage is provided on a secondary basis. 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.

ADDITIONAL INSURED COVERAGE

If requested, a facility owner, sponsor, or organization can be named as an additional insured at no additional charge. Liability coverage will be in effect only during the play and practice of the insured team/league.

Contact Chappell Insurance at 1-800-447-6797.

A CERTIFICATE OF INSURANCE AND A CLAIM FORM WILL BE EMAILED TO YOU AFTER YOU REGISTER WITH NATIONS BASEBALL.

This is a brief description of the coverage. Full disclosure of the 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.