

2009 AMATEUR SPORTS TEAMS, LEAGUES & ASSOCIATIONS Insurance Program and Enrollment Form

Valid for effective dates from 3/1/2009 through 2/28/2010

Two Ways To Apply For Coverage

1) For Fastest Service:

- ➔ Apply for coverage online at www.sadlersports.com/amateur by clicking on the "Apply For Coverage Online" icon.
- ➔ You can pay online with your check in a totally secure environment and your proof of coverage documents will be issued in seconds.
- ➔ No more worrying about your application getting lost in the mail or your fax not being received.

2) For Regular Service:

- ➔ Complete this paper application. Coverage can be effective once your fully completed application is received at Sadler & Company by mail, overnight delivery, or fax.
- ➔ If you fax your application, be sure to follow the special instructions that are on the next page.
- ➔ You should receive your proof of coverage documents via Email, Fax or US Mail within 14 days.

NOTE: We will no longer be able to rush fax your proof of coverage documents. The only way to receive your proof of coverage documents immediately is to apply online under 1) above.

PROGRAM DESCRIPTION

This program has been designed for U.S.-based teams, leagues, clubs and associations conducting youth or adult amateur sports activities. Coverage provided includes important liability protection for the organization, including its employees and volunteers, for liability claims arising out of its operations. For eligible sports and age groups reported to Sadler & Co, covered operations consist of your scheduled, sanctioned, approved, organized and supervised practices, try-outs, clinics, games, playoffs and tournaments in which you participate. Coverage is also provided for your concession stand operations, parades in which you participate, picnics, award banquets and ceremonies and incidental fund-raising activities involving the sale of products, coupons, raffle tickets and services, such as: car washes, bake sales and coin drops.

Coverage is provided by a Carrier rated A+ (Superior) by A.M. Best Company.

NOTE TO ALL AGENTS & BROKERS – there are no commissions included in this program. Premiums are NET and may not be altered on the enrollment form. A fee may be separately charged, subject to state insurance regulations. (In addition, proof of coverage will be sent direct to the named insured and will not be sent to an agent.) If you wish to use our commissionable program please go to www.sadleragent.com.

ELIGIBLE OPERATIONS

Organizations providing instruction, practice, and competition in the following sports and age groups are eligible for this program, with coverage to be provided based on Class A or Class B classifications.

- Note:**
1. **If your sport is not listed, contact Sadler & Co at 1-800-622-7370 for proper classification.**
 2. If you have Class A and Class B participants on the same team, you must use the Class A rate for all participants (Class A coverage option will apply).
 3. There are some sports listed under ELIGIBLE OPERATIONS that do not show a rate under the rate chart. Just call us and we will let you know which rate to use. *(If you use our online application you will not have a problem as the rates are programmed there.)*

CLASS A SPORTS:

Box/Indoor Lacrosse	Hurling	Ice Hockey	Power Lifting (age 20 & over)	Water Hockey (age 20 & over)
Broomball	Inline Hockey (street)	Ringette	Roller Hockey	Water Polo (age 20 & over)
Diving	Inline Skating	Soccer (age 20 & over)		Weightlifting (age 20 & over)
Dodgeball	Lacrosse age 20 & over	Street Hockey		Wrestling (age 20 & over)

CLASS B SPORTS:

Archery	Cricket	Figure Skating	Roller Skating	Tennis
Badminton	Croquet	Flag (Contact) Football (age 19 & under)	Rope Skipping	Track and Field (indoor)
Baseball / T-Ball	Cross Country Ski	Flag (Touch) Football	Running (5k or 10k)	Track & Field (Excluding Javelin & Hammer)
	Curling	Frisbee & Frisbee Golf	Scooter Hockey	Ultimate Frisbee
Basketball	Dance	Golf	Speed Skating	Umpire/Referee Associations
Baton Twirling	Deck/Floor Hockey	Handball (Team)	Squash	Volleyball
Biathlon	Disabled Sports	Kickball	Stick Hockey	Water Hockey (age 19 & under)
Billiards	Drill Team / Majorette (age 19 & under)	Lacrosse (age 19 & under)	Swimming	Water Polo (age 19 & under)
Bocce Ball		Power Lifting (age 19 & under)	Rope Skipping	Weightlifting (age 19 & under)
Body Building	Fencing	Racquetball	Tackle Football (age 19 & under)	Wrestling (age 19 & under)
Bowling	Field Hockey			
Cheerleading (age 19 & under)				

INELIGIBLE OPERATIONS

**The following sport operations are not eligible for this program.
(Please note this is not a complete listing of ineligible operations).**

• BMX/stunt cycling	• Drill team (age 20 & over)	• Rugby
• Boating activities	• Equestrian	• Skateboarding
• Boxing	• Inline extreme/stunt skating	• Skiing (water or snow)
• Cheerleading (age 20 & over)	• Mixed martial arts	• Strength and conditioning
• Cycling	• Intercollegiate and Interscholastic teams, leagues, and associations	• Surfing

The following sport operations are not eligible for this program – However, they may be eligible for other programs that we offer. Please contact us for additional information.

- Gymnastics, martial arts, cheer and dance studios
- Shooting sports
- Tackle football (age 20 & over)

Sports groups that are affiliated with the following organizations are not eligible for this program.

- | | |
|--------------------------------------|----------------------------------|
| ? American Amateur Baseball Congress | ? Dixie Softball |
| ? American Youth Football & Cheer | ? Dixie Youth Baseball |
| ? Babe Ruth Baseball | ? Dizzy Dean Baseball |
| ? Babe Ruth Softball | ? Dizzy Dean Softball |
| ? Dixie Boys Baseball | ? U. S. Youth Soccer Association |

EXCLUSIONS

The following represent only some of the exclusions contained in this policy.

24-hour premises liability	Events involving gambling (ie: bingo, casino nights, poker, Texas hold'em tournaments)	Operation, ownership or management of any athletic facility or field, other than while being used for covered activities
Abuse, molestation, harassment or sexual conduct		
All operations listed as ineligible	Events where alcohol is furnished or served	Outside concessionaires and vendors in conjunction with your organization
Amusement devices (eg: rides, slides, inflatables, bungees, climbing walls, dunk tanks)	Fireworks	
Asbestos	Fungi or bacteria	Sport events/activities involving participants in sports other than those reported and for whom a premium has been paid
Babysitting/child care services	Haunted attractions	
Carnivals / Festivals	Lead	Transportation of participants
Concerts	Non-rostered participants at tournaments hosted by the insured	
Employment-related practices		

COVERAGES AND LIMITS

Coverage provided under this program includes:

Commercial General Liability – coverage which protects the insured against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations, and personal and advertising injury.

Legal Liability to Participants – coverage which offers protection against bodily injury liability claims brought by persons participating in covered sports activities. Available for Class B sports only.

Professional Liability – provides protection against claims that arise out of the rendering, or failure to render: instruction, demonstration, direction and/or advice relating to the sports activity. Available for Class B sports only.

Medical Payments for Participants – coverage which pays the medical and dental expenses incurred by a participant when an accidental injury occurs while participating in your covered sports activities. The coverage is provided on an excess basis, responding after all other medical coverage available to the participant has been exhausted. If no other medical coverage exists, the coverage becomes primary. A \$100 deductible applies to each claim, and the benefit period is two years from the date of the accident. Available for Class B sports only.

Hired Auto and Employers' Nonownership Liability (not provided while in Hawaii) – coverage which protects the insured against liability claims arising out of the maintenance or use of motor vehicles hired or borrowed by the insured on a short-term basis, as well as coverage for those autos your organization does not own, lease, hire, rent or borrow that are used in conjunction with your operations. Coverage does not extend to the transporting of participants or to those vehicles that are rented, hired or borrowed on a long-term basis.

Abuse, Molestation, Harassment or Sexual Conduct Defense Cost Reimbursement Coverage

Your organization **may** be eligible for this coverage that reimburses you for up to \$100,000 per claim and \$100,000 in the aggregate for defense costs resulting from claims arising out of abuse or molestation.

Please contact Sadler & Co today in order to get complete application and pricing information.

This brochure is for illustrative purposes only, and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions, and exclusions as they may change from one coverage term to the next. You may request a copy of the full policy by submitting a written request to Sadler & Company, Inc.

Premises Liability for Sports Fields (Optional Coverage)

If you are a not-for-profit organization and you own, operate or maintain a sports field(s) and do not rent, donate or lease the field(s) out to other organizations, this coverage provides you with premises liability for the field(s). The use of the field(s) can only be for those sports and age groups that you have purchased commercial general liability coverage for under the Amateur Sports RPG Insurance Program.

Coverage conditions:

1. You must be a not-for-profit organization.
2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your team, league, or association with Sadler's Amateur Sports RPG Insurance Program and coverage must follow the same coverage option purchased for your team, league or association.
3. Coverage is only available to those named insureds that do not rent, donate or lease their field(s) to other organizations.
4. Coverage will be effective the day and time we receive the proper completed enrollment form with premium and will expire on the expiration date of your Amateur Sports RPG Insurance Program.
5. Note: The "# of Fields" refers to the number of PLAYING FIELDS. For example, a baseball field with three diamonds will equal 3 fields.

Coverages and Limits			
Commercial General Liability	Option 1	Option 2	Option 3
Each Occurrence	\$1,000,000	\$2,000,000	\$2,000,000
General Aggregate (other than Products-completed Operations)	\$3,000,000	\$4,000,000	\$4,000,000
Products-completed Operations Aggregate	\$1,000,000	\$2,000,000	\$2,000,000
Personal and Advertising Injury	\$1,000,000	\$2,000,000	\$2,000,000
Damage to Premises Rented to You	\$ 300,000	\$ 300,000	\$ 300,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000	\$ 5,000
Rates	\$12.71	\$19.06	\$19.06
Outdoor athletic field with or without buildings and structures	(per acre)	(per acre)	(per acre)
Minimum Premiums (per field)	\$ 50	\$ 75	\$ 75

Hosted Tournament (Optional Coverage)

Hosted tournaments are those you organize and operate that include participants who are not members of your club or team. Coverage excludes non-rostered participants that participate in tournaments you host unless this optional coverage is purchased. The named insured and their rostered members are automatically covered for participation in tournaments conducted by others without purchasing this additional coverage.

Coverage conditions:

1. Coverage is available for **Class B sports only**.
2. Coverage is not available on a stand-alone basis. You must have commercial general liability coverage for your team, league, or association with Sadler's Amateur Sports RPG Insurance Program and coverage must follow the same coverage option, sport and age group purchased for your team, league or association.
3. Your hosted tournament must be 7 days or less.
4. **A copy of your schedule of events, participation registration form and event brochure flyer must be submitted with the enrollment form.**

Coverages and Limits			
(Hosted tournament premiums are 100% fully earned and non-refundable once the tournament begins.)			
Commercial General Liability	Option 1	Option 2	Option 3
Each Occurrence	\$1,000,000	\$2,000,000	\$2,000,000
General Aggregate (other than Products-completed Operations)	\$ 3,000,000	\$4,000,000	\$4,000,000
Products-completed Operations Aggregate	\$1,000,000	\$2,000,000	\$2,000,000
Personal and Advertising Injury	\$1,000,000	\$2,000,000	\$2,000,000
Damage to Premises Rented to You	\$ 300,000	\$ 300,000	\$ 300,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000	\$ 5,000
Hired Auto and Employers' Nonownership Liability (not provided while in Hawaii)	\$1,000,000	\$2,000,000	\$2,000,000
Professional Liability	\$1,000,000	\$2,000,000	\$2,000,000
Legal Liability to Participants	\$1,000,000	\$2,000,000	\$2,000,000
Medical Payments for Participants (excess) - \$100 deductible	\$ 25,000	\$ 100,000	\$ 250,000
Rates (per non-rostered participant)	\$2.31	\$ 4.39	\$ 4.73
Minimum Premiums (per event)	\$200	\$225	\$250

2009 Non-Profit Sports Organization

DIRECTORS & OFFICERS LIABILITY PLAN DESCRIPTION

Philadelphia Indemnity Insurance Co. / (Louisiana Only: Philadelphia Insurance Co.)

(The Accident/General Liability Policy Must Be Purchased From Sadler & Company To Qualify For These Coverages)

DIRECTORS & OFFICERS LIABILITY

Coverage is available only for Non-Profit Organizations

NEEDED PROTECTION:

Leagues should consider a D&O POLICY IN ADDITION TO THE GENERAL LIABILITY policy because many types of lawsuits are not covered by the General Liability policy. The General Liability policy only covers lawsuits that arise out of "bodily injury" or "property damage" whereas a D&O Policy covers certain lawsuits that arise out of actual or alleged wrongful acts in the running of a league.

WHO IS COVERED:

The local sports organization itself, Directors, Officers, and other volunteers including Coaches, Managers, Umpires/Referees, Scorekeepers, and Committee Personnel while operating on behalf of the covered organization.

COVERAGE:

Coverage is provided for "Wrongful Acts" or "Errors and Omissions" that result in legal liability lawsuits including the cost of defense and settlement.

Examples of potentially covered lawsuits include:

- * Discrimination (age, race, sex, handicap)
- * Failure to enforce rules or bylaws
- * Failure to deliver services
- * Violation of State and Federal Laws (Anti Trust, IRS, EEOC)
- * Suppression of First Amendment Rights (speech, expression, etc.)
- * Failure to properly manage league financial affairs

LIMIT: \$1,000,000

DEDUCTIBLE: \$1,000 per claim

PREMIUM / CHARGE \$400 per Board of Directors – Only one charge is required when a single league entity operating under the same articles/bylaws, oversees multiple organizations.

(Please note: In the state of Louisiana, you must add a surplus lines tax to the premium. In all other states listed below, you must add a state surcharge to the premium)

Florida – add 5% = (1% x \$400.00 = \$20.00 Total Due is \$420.00)

Kentucky (You must call or email us – charge varies by county)

Louisiana – add 5% = (5% x \$400.00 = \$20.00 Total Due is \$420.00)

New Jersey - add 1.6% = (1.6% x \$400 = 6.40 Total Due is \$406.40)

West Virginia: add .55% = (.55% x \$400= \$2.20 Total Due is \$402.20)

PLEASE NOTE: Premiums & Taxes are fully earned at inception, and there are no provisions for refunds.

You must enclose a \$5.00 annual membership fee (in addition to above insurance premiums) to join the National Sports Lawsuit Protection Association (NSLPA). THIS FEE MUST BE PAID BEFORE COVERAGE CAN BE EFFECTIVE.

NOTE: THIS PROTECTION IS IN ADDITION TO AND DOES NOT REPLACE THE BODILY INJURY OR PROPERTY DAMAGE LIABILITY COVERAGE THAT IS AVAILABLE IN A GENERAL LIABILITY POLICY.

If Purchaser's Coverage Is Non-Renewed, The Carrier Shall Endeavor, But Shall Not Be Required, To Provide Purchaser With Prior Notice Of Non-Renewal Equal To The Time Allotted By Purchaser's Domiciliary State. By Signing The Application, Purchaser Acknowledged: (1) That This Evidence Of Insurance (Hereinafter "EOI") Shall Be Non-Renewed Effective The Expiration Date; And, (2) That, Upon The Expiration Of Purchaser's EOI, The Carrier May Offer A Renewal, But Reserves The Rights, Because Of Aforesaid Non-Renewal, To Change The Terms & Conditions Of Coverage As Compared With The Expiring Coverage.

This brochure is not a solicitation but only a description of this insurance program. The precise coverage afforded is subject to the terms, conditions and exclusions of the policies as issued. Refer all questions to Sadler & Company, Inc. (803)-254-6311 OR (800)-622-7370.

SADLER
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1-800-622-7370 – Fax (803) 256-4017
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CRIME INSURANCE PLAN DESCRIPTION

Philadelphia Indemnity Insurance Co. / (*Louisiana Only: Philadelphia Insurance Co.*)

(The Accident/General Liability Policy Must Be Purchased From Sadler & Company To Qualify For These Coverages)

PROTECT YOUR ASSETS:

This policy protects the local sports organization against a monetary loss caused by theft of money, securities, or other property (equipment, machinery, concession supplies) by dishonest volunteers. This includes forgery by an identifiable officer or volunteer. Coverage is also provided for theft of money or securities by outsiders.

This policy does not cover vandalism or theft of property by outsiders. See the optional Equipment Coverage section if such protection is desired.

LIMIT: Maximum of \$25,000 per loss

DEDUCTIBLE: \$500 for each loss

PREMIUM / CHARGE: \$175 per Board of Directors - Only one charge is required when a single league entity operating under the same articles/bylaws, oversees multiple organizations.

(Please note: In the state of Louisiana, you must add a surplus lines tax to the premium. In all other states listed below, you must add a state surcharge to the premium)

Florida – add 5% = (5% x \$175.00 = \$8.75 Total Due is \$183.75)

Kentucky (call us – charge varies by county)

Louisiana – add 5% = (5% x \$175.00 = \$8.75 Total Due is \$183.75)

New Jersey - add 1.6% = (1.6% x \$175 = \$2.80 Total Due is \$177.80)

West Virginia: add .55% = (.55% x \$175 = \$0.96 Total Due is \$175.96)

PLEASE NOTE: Premiums & Taxes are fully earned at inception, and there are no provisions for refunds.

NOTE: There is no coverage for fund solicitors while soliciting charitable contributions. However, fund solicitors will be covered while conducting other activities such as collecting registration fees and running concession stands.

If Purchaser's Coverage Is Non-Renewed, The Carrier Shall Endeavor, But Shall Not Be Required, To Provide Purchaser With Prior Notice Of Non-Renewal Equal To The Time Allotted By Purchaser's Domiciliary State. By Signing The Application, Purchaser Acknowledged: (1) That This Evidence Of Insurance (Hereinafter "EOI") Shall Be Non-Renewed Effective The Expiration Date; And, (2) That, Upon The Expiration Of Purchaser's EOI, The Carrier May Offer A Renewal, But Reserves The Rights, Because Of Aforesaid Non-Renewal, To Change The Terms & Conditions Of Coverage As Compared With The Expiring Coverage.

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2009 Sports - Equipment Plan Description

Philadelphia Indemnity Insurance Co. / (Louisiana Only: Philadelphia Insurance Co.)

(The Accident/General Liability Policy Must Be Purchased From Sadler & Company To Qualify For This Coverage)

EQUIPMENT

DESCRIPTION: Items that can be covered include sports equipment, field maintenance equipment, concession stand equipment, concession stock, or small storage sheds that you own or lease/rent. This coverage is for loss or damage to your equipment due to fire, theft, vandalism, or other specified causes (subject to actual policy terms and conditions.) Payment will be made on a Replacement Cost Basis.

PREMIUM / CHARGE: \$ 2.75 per \$100 of coverage (subject to a \$250 minimum premium)

Example: \$8,500 limit divided by 100 = 85 x \$ 2.75 = \$233.75 total / \$250 total payment due

Florida – 5% Louisiana – 5% New Jersey: - 1.6% West Virginia: - .55%

Kentucky: You MUST call or email our office to obtain the correct tax amount based on your county.

New Jersey Example: \$8,500 limit divided by 100 = 85 x \$ 2.75 = \$233.75 (\$250 total premium)

\$250 total premium x 1.6% NJ Tax = \$254.00 total payment due

PLEASE NOTE: Premiums & Taxes are fully earned at inception, and there are no provisions for refunds.

CONDITIONS:

❖ **Policy is subject to a minimum premium of \$250**

(Please note: In FL, KY, NJ and WV you must add a state surcharge to the premium. In LA you must add a surplus lines tax to the premium {Tax / Surcharge is "in addition to" the minimum premium}).

❖ \$1,000 Deductible (per claim)

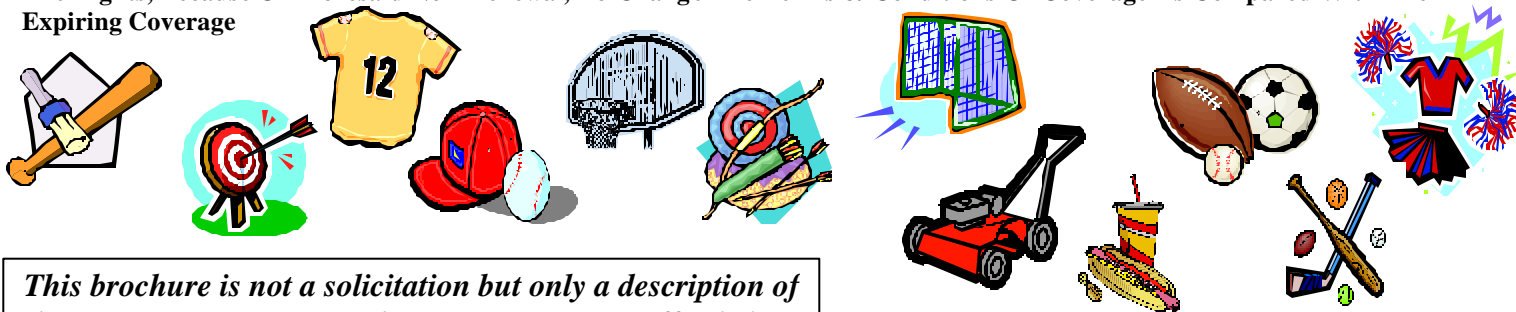
❖ Coverage will be effective the date that we receive the properly completed enrollment form with the premium. . (NOTE: Certain weather conditions (ex: tropical storms and hurricanes) in your area may prevent us from binding coverage upon receipt of the application and premium payment. If this happens, we will make coverage effective as soon as the insurance company allows us to do so.)

❖ You must cover the replacement cost value of 100% of all your equipment to comply with the policy's 100% coinsurance requirement. **You must specifically schedule any equipment with a replacement cost value greater than \$1,000 below.** (Itemized Inventory will be required at time of loss.)

❖ You must provide the storage location of your equipment during the off-season.

❖ **EXCLUSION:** There is no coverage for losses caused by wind and/or storm surge on property located in Florida, property that is two (2) miles from the Eastern Seaboard (in states where there are barrier islands the starting point is the coastline not the barrier island), and ten (10) miles from the Gulf Coast.

Prior Notice Of Non-Renewal Equal To The Time Allotted By Purchaser's Domiciliary State. By Signing The Application, Purchaser Acknowledged: (1) That This Evidence Of Insurance (Hereinafter "EOI") Shall Be Non-Renewed Effective The Expiration Date; And, (2) That, Upon The Expiration Of Purchaser's EOI, The Carrier May Offer A Renewal, But Reserves The Rights, Because Of Aforesaid Non-Renewal, To Change The Terms & Conditions Of Coverage As Compared With The Expiring Coverage



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How To Fax A Check

In Order To Send A Check By Fax, Please Follow These Simple Steps:

- 1) Complete the Enrollment Form/Application for insurance coverage.
- 2) Make check payable to: Sadler & Company, Inc. Fill check out for the correct amount and make sure that it is dated and signed. Do not “void” the check & please keep the original in case we need to have you forward it to us at a later date. *(This check may be processed as an EFT / ACH {electronic funds transfer} which may cause your check to clear immediately.)*
- 3) Photocopy your check so that the page can be faxed.
- 4) **Sometimes, we can't read all of the numbers and words on the faxed check because they are too small or the fax is not clear. As a result, you are required to hand write the following on the photocopied page of the check:**



A) Transit Number – (The Transit Number(s) are the small #'s with the “-“ and/or “/” in it. The Transit Number is found somewhere **near the check number and date**). The transit number **IS NOT** the number(s) at the bottom of the check.



B) Name and address of your bank exactly like it appears on your check do not look up the address in the phone book – we must duplicate your check exactly as it is printed.



NOTE: DO NOT FAX CASH, MONEY ORDERS, STARTER CHECKS, CASHIER CHECKS, COUNTER CHECKS, PURCHASE ORDERS, WARRANTS OR CHECKS THAT REQUIRE 2 SIGNATURES!!

- 5) Fax your Enrollment/Application and your check to us at: 1-803-256-4017.

Keep your original check for your records. **Do NOT mail it to Sadler & Company** as this could cause us to double issue your coverage and **DOUBLE DEPOSIT YOUR CHECK**. *(If there is a problem with processing your check, we will let you know and will then let you know what we need to do to process your application.)*

WE WILL EMAIL OR CALL YOU IF THERE IS A PROBLEM WITH YOUR CHECK OR APPLICATION.

DUE TO THE VOLUME OF APPLICATIONS THAT WE RECEIVE ON A DAILY BASIS, YOU WILL NOT RECEIVE CONFIRMATION BACK BY TELEPHONE, EMAIL OR FAX.

NOTE: We will not be able to rush fax your proof of coverage documents. Please allow 6 business days for processing and issuing of coverage.