



# SODA Amateur Sports Insurance Program

## Teams, Leagues & Tournaments

(Youth & Adult)

Available 01-01-2017 to 12-31-2017

In our continuing efforts to be recognized as “the organization” devoted to the advancement of recreational sports facilities, SODA is again proud to offer many benefits, as well as, the SODA Amateur Sports Membership Insurance Program. **Amateur sports teams and leagues - both adult and youth - in the sports listed below are eligible to participate in this national program. We also offer coverages for tournaments, youth camps & clinics, sports officials and field owners for the sports referenced at the bottom of this page.**

Become an affiliate member of SODA and qualify for insurance program options. Prices shown include affiliate membership fees and insurance rates.

The SODA Insurance Program combines broad coverages, highly competitive prices, and exemplary service in terms of processing paperwork, answering questions and claims administration.

### NATIONAL SPORTS ASSOCIATIONS POOL

Many regional and national sports associations don't have the “buying power” to negotiate the most favorable discounts on products, coverages and prices for their own insurance programs. As a result, SODA welcomes such organizations to join SODA and participate in the SODA insurance program for the benefit of their members.

### SODA MEMBER ENDORSEMENTS FOR 2015

AAABA - Adult Baseball Leagues \* ABA Sports Leagues, Inc. \* All American Amateur Baseball \* All American Sports \* Chinese Christian Union Leagues (CCUL) \* The Epic Center \* GRADA - Disc Golf Association \* IAAA Basketball Assoc. \* **KIX – National Kickball Leagues.** \* Long Island Tennis & Sports Foundation \* Maryland Softball Assoc. \* Mills Ponds Umpires Association (MPUA) \* N. American Fast-Pitch Assoc. \* National Amateur Sports Federation \* National Association of Sports Coaches (NASC) \* National Fast Pitch Softball Assoc. \* New England Youth Soccer Org. \* Orange County Women's Soccer Association \* Pony Leagues \* **San Jose State Lacrosse** \* Senior Softball Assoc. \* **Stick it to Cancer Lacrosse Tournaments** \* **Texas United Soccer Academy** \* United States Fastpitch Assoc. \* United States Flag & Touch Football League \* USA Basketball Alliance \* Valley Stream Roller Hockey Leagues, Inc. \* Western NY Lacrosse Leagues \* **Western Region Dodgeball Leagues** \* American Cricket Association \* Tag Em Tournaments \* *Also Available to School Districts, Park & Recreation Depts., Municipalities and Independent Sports Program Operators*

### SPORTS ELIGIBLE FOR THIS PROGRAM INCLUDE:

Baseball	Flag Football	Kickball	Street Hockey
Basketball	Frisbee	Lacrosse	Tennis
Cricket	Golf	Soccer	Volleyball
Dodgeball	Inline Hockey	Softball	Wiffleball

- All sports must be amateur
- All professional and/or semi-professional athletic participants are excluded
- If your sport is not listed here, please contact Sadler & Company Inc at 1-800-622-7370 or via email at [soda@sadlersports.com](mailto:soda@sadlersports.com)
- Coverage is only for those teams domiciled in the U.S. Coverage does apply to those U.S. teams that play in tournaments in Canada. We cannot cover any teams domiciled in Canada.

### For Fastest Service – Apply Online!

Apply for coverage online at [www.sadlersports.com/soda](http://www.sadlersports.com/soda) by clicking on the “Apply For Coverage Online” icon.

You can pay online with your check or credit card in a secure environment and your proof of coverage documents will be emailed to you within one business day.



P. O. Box 5866, Columbia, SC 29250-5866  
Phone: (800) 622-7370  
Fax: (803) 256-4017

Email: [soda@sadlersports.com](mailto:soda@sadlersports.com)

Sadler & Company of SC, Inc. - Arkansas  
(Lic# 254179); D/B/A Sadler Insurance Agency  
in CA Lic. # OB57651;

John Sadler Insurance Services in MA  
Sadler Agency - New York  
(PC-532473 and LA-532473)  
Sadler Insurance Agency in OK  
Sadler and Company - Vermont (License #577)



# SODA Amateur Sports

## INSURANCE PROGRAM PLAN DESCRIPTIONS

Available 01-01-2017 to 12-31-2017

### EXCESS ACCIDENT

- ➔ \$100,000 Excess Accident Benefit
- ➔ \$5,000 Accidental Death & Dismemberment
- ➔ \$250 Per Claim Youth Deductible
- ➔ \$500 Per Claim Adult Deductible
- ➔ Coverage is "excess" which means that other collectible insurance (if any) must first respond before this plan will pay any benefits.
- ➔ Covers usual & customary expenses incurred within 52 weeks after the date of the accident. The first expense must be incurred within 90 days of the date of the accident.
- ➔ Underwritten by an "A" rated insurance carrier

### ALL ADULT SPORTS

*The limitations shown below apply to Adult Teams & Adult Tournaments, and will apply to all participants of the team regardless of age.*

Physical Therapy & Chiropractic Visits 5 - Visit Maximum/\$50 per Visit; Hospitalization - Inpatient & Outpatient - \$1,000 Maximum; Surgeon's Benefits - \$2,500 Maximum; Anesthesia and Assistant Surgeon - Maximum 25% of Surgeon's Benefits; Emergency Room - \$500 Maximum; Physicians Visits - \$50 Maximum Per Visit.

### GENERAL LIABILITY

- ➔ \$2,000,000 per "occurrence" Combined Single Limit Bodily Injury and Property Damage, including Products/Completed Operations, Personal and Advertising Injury, Contractual Liability, Independent Contractors and Participant Legal Liability.
- ➔ Participant Legal Liability for Adult Sports is limited to \$500,000 when Excess Accident coverage is not purchased and \$2,000,000 when Excess Accident coverage is purchased. A signed waiver/release from the adult participant will be required if Excess Accident coverage is not purchased.
- ➔ When the Adult General Liability Only option is chosen (without supporting Excess Accident coverage), a waiver & release form is required; otherwise the coverage for Participant Legal Liability will be voided.
- ➔ There is No General Aggregate. The Products/ Completed Operations is subject to a \$2,000,000 Aggregate.
- ➔ Only applicable to basketball, inline hockey, lacrosse, street hockey, soccer and dodgeball: Brain Injury provision: \$4,000,000 Aggregate
- ➔ \$1,000,000 Damage to Premises Rented to You
- ➔ \$5,000 Medical Expense Payments
- ➔ **Waiver & release forms from all participants (youth and adult) is strongly recommended. (A sample form is attached for your use and reference.)**
- ➔ Underwritten by an "A" rated insurance carrier
- ➔ Notable Exclusions: Sexual Abuse & Molestation, Terrorism and Professional and/or Semi-professional athletic participants.
- ➔ Coverage is limited to U.S. based entities only.
- ➔ **HIGHER LIMITS ARE AVAILABLE BY APPLYING ONLINE AT [www.sadlersports.com/soda](http://www.sadlersports.com/soda).**

### COVERAGE PERIOD FOR EXCESS ACCIDENT & GENERAL LIABILITY

- ➔ Coverage & Rates Available From 01-01-2017 to 12-31-2017.
- ➔ All coverages for Teams & Leagues, Umpires and Field Owners expire 1 year from effective date of coverage.
- ➔ Coverage for Tournaments and/or Camps & Clinics will expire on the last date of the event listed on the enrollment form.

### TEAMS/LEAGUES

**(All coverages for teams & leagues expire 1 year from effective date of coverage.)**

- ➔ Teams and leagues can be insured under the Excess Accident and General Liability coverages as outlined above.
- ➔ Under the Excess Accident policy, covered persons include all players, coaches, managers, and other volunteer workers, while acting on behalf of the insured organization. Covered events include tryouts, practice, games, non-hosted tournaments and other non-sport outings that are team sanctioned and adult supervised.
- ➔ Under the General Liability policy, covered persons include the sports organization and its directors, officers, employees and volunteers. Field owners and sponsors are included as "Additional Insureds" for no extra charge.
- ➔ Note: The intent of this insurance program is to insure all teams within a league under one enrollment form. Insuring all of the teams allows General Liability coverage to be extended to the league and its directors and officers. Please refrain from insuring all the teams within the league under separate enrollment forms as this reduces coverage and results in additional administrative expense. However, an individual team may purchase coverage with the limitations noted above

## **TOURNAMENTS**

**(Coverage for tournaments applies only for those dates listed on the enrollment form)**

- ➔ Organizations or persons who host or organize tournaments (for SODA eligible sports) can purchase the Excess Accident and General Liability coverages referenced above to protect both the organizer and the visiting teams. The facility owner is included as “Additional Insured” under the General Liability policy for no extra charge.
- ➔ Tournaments that exceed 3 days are not eligible under the standard plan -- call Sadler & Company. Make ups due to weather postponements are allowed, but there are no refunds of charges paid. These must be reported in writing to Sadler & Company prior to the makeup date(s).

## **CAMPS & CLINICS - (Available for YOUTH ONLY)**

**(Coverage for camps & clinics applies only for those dates listed on the enrollment form)**

- ➔ Organizations or persons that conduct youth sport camps or clinics (for SODA eligible sports) can purchase the above referenced Excess Accident and General Liability coverages to protect the organizer and the participants.
- ➔ A charge must be made for all registered participants. Instructional staff is automatically included for no extra charge. Coverage is only available for day camps & clinics. Overnight camps are excluded.

## **SPORTS OFFICIALS**

**(Coverages for Officials, Umpires & Referees expire 1 year from effective date of coverage.)**

- ➔ Officials, umpires and referees for SODA eligible sports can purchase the above referenced Excess Accident and General Liability coverages.
- ➔ These coverages will provide protection for all officiating activities (for SODA eligible sports) regardless of the sanctioning body (if any).

## **FACILITY/FIELD OWNERS\***

**(Coverage for Facility or Field Owners that purchase this coverage expires 1 year from effective date of coverage.)**

The Insurance Program offers two ways for facility/field owners to be covered.

1. Under the team/league insurance, the facility/field owner is named as “Additional Insured” under the General Liability for all activities conducted by teams/leagues insured through the program.
2. The facility owner may elect to purchase General Liability coverage as a named insured on an annual basis. This policy only provides protection while SODA eligible sports activities are being conducted on the premises. This policy was designed to act like a “safety net” and as a result, the facility/field owner should still purchase its own primary General Liability policy and should require all teams using its facilities to provide evidence that they carry their own General Liability policy.

\*The Facility/Field Owners coverage may only be purchased by a property owner. It may not be purchased by an individual team or league.

## **OPTIONAL COVERAGES**

To be eligible to purchase the Optional Coverages (Directors & Officers Liability, Crime and/or Equipment) you must purchase your General Liability from the SODA program and pay \$5.00 per year to join the National Sports Lawsuit Protection Association.

### **DIRECTORS & OFFICERS LIABILITY (\$300 per governing board)**

- ➔ \$1,000,000 Limit For Certain Wrongful Acts
- ➔ Provides protection against certain lawsuits that are not covered by a General Liability policy such as discrimination; wrongful suspension, ejection or termination of personnel or players; or failure to follow your own rules or bylaws when making a decision.
- ➔ Covered Persons Include the local sports organization and its directors, officers, employees and volunteers.
- ➔ \*\*\*Note: This policy does not replace the bodily injury, property damage and personal injury coverages that are contained within a General Liability Policy.

### **CRIME (\$200 per governing board)**

- ➔ \$25,000 Limit For Employee Dishonesty including loss caused by embezzlement or other theft of your own property by your own dishonest employees or volunteers.

### **EQUIPMENT (\$2.00 per \$100 of coverage / subject to \$200 minimum premium)**

- ➔ 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.
- ➔ Covers loss due to fire, theft, vandalism or other specified causes of loss.

**NOTE: ALL CHARGES ARE FULLY EARNED AT INCEPTION  
AND THERE ARE NO PROVISIONS FOR CANCELLATIONS OR REFUNDS.**

***YOU MUST REFER TO THE POLICIES FOR COMPLETE INFORMATION ON POLICY CONDITIONS,  
LIMITS, AND EXCLUSIONS.***