

DIXIE YOUTH BASEBALL, INC
2022 GENERAL LIABILITY PLAN DESCRIPTION

Underwritten By: State National Insurance Company, Inc. (A.M. Best rated A,X)

LIMITS OF INSURANCE

\$2,000,000	Each Occurrence Limit
\$5,000,000	General Aggregate
\$2,000,000	Products/Completed Operations Aggregate
\$1,000,000	Personal and Advertising Injury
\$1,000,000	Damage to Premises Rented to You
\$ 5,000	Premises Medical Payments
\$1,000,000	Sexual Abuse and Molestation Each Occurrence (\$2,000,000 Aggregate)
\$2,000,000	Participant Liability Sublimit
\$1,000,000	Non-Owned/Hired Automobile Liability
\$1,000,000	Neurodegenerative Injury Sublimit

WHO IT COVERS

Local league and its member teams, directors, officers, officials, players, managers, coaches, assistants, umpires, representatives, employees and volunteers all while acting within the scope of their official duties on behalf of the local league.

UNDER WHAT CIRCUMSTANCES

Covered activities include team or league activities subject to policy terms and conditions **except no coverage will be provided for:** (1) any team or league activity which is contrary to the rules or directives of Dixie Youth Baseball, Inc. (DYB), (2) activities on a team level that are not directly supervised by the insured or the insured's authorized team staff or that are contrary to league rules or directives, (3) any scrimmages, tournaments, or other game play against non DYB teams unless such play is approved by the league president and follows DYB safety rules and regulations. (4) high risk fund-raising activities, including, but not limited to concerts with more than 2,000 in attendance, any rock, rap, or hip hop concert, moon walks or moon bounces, climbing walls, all inflatable devices, mechanical rides, amusement devices dunk tanks, animal rides, petting zoos, go-karts, bicycle racing, BMX bicycle or bicycle stunting, obstacle courses, and extreme sports and (5) leasing or subleasing of premises to non DYB organizations or for non DYB related activities such as sporting events, fairs, or other special events.

IMPORTANT REQUIREMENT – EXCESS ACCIDENT

The General Liability policy requires that an Excess Accident policy with a limit of at least \$100,000 (including coverage for all players, coaches, scorekeepers, umpires, bat boys and girls, safety officers, managers, league officers, board members, employees and volunteers) be in force, otherwise General Liability coverage will be **voided** in the event of injury to a sports participant.

IMPORTANT REQUIREMENT OF SEXUAL ABUSE/MOLESTATION COVERAGE

Coverage for Sex Abuse & Molestation will not apply unless the insured team or league implements the following requirements:

1. Has a system in place to perform criminal background checks on all managers, coaches and other authorized adult participants in the league who have repetitive access to and close contact with minor athletes
2. Has written procedures that include sexual abuse and molestation prevention
3. Has written procedures that include a response plan for allegations of sexual abuse or molestation including a requirement that law enforcement be contacted

Adoption and implementation of the DYB Child Abuse Risk Management Plan will satisfy these requirements.

IMPORTANT RECOMMENDATION – WAIVERS & RELEASE FORMS

It is strongly recommended that all players and parents sign the recommended waiver/release form that is attached to this brochure. Answers to your questions about waiver/release forms can be found under the risk management section of the following website – www.sadlersports.com/dixiey.

NON-OWNED AND HIRED AUTOMOBILE COVERAGE

Provides coverage if the league is sued as a result of liability arising out of the use of an auto on league business if such auto is not owned by the league (ex: parent's auto, auto that is borrowed from a church or is hired from a rental car company). Coverage is excluded for 15 passenger vans. There is no coverage for the driver of any auto while transporting youth or adult participants. This policy does not cover physical damage to the non-owned or hired auto itself and, as a result, separate arrangements must be made for such coverage.

***This brochure is for illustrative purposes only and not a contract of insurance.
You must refer to the policy for complete information on policy coverages, limits and exclusions.***