SADLER
SPORTS & RECREATION INSURANCE
Division of Specialty Program Group, LLC

Sadler / SODA Amateur Sports Insurance Program

For Teams, Leagues, Tournaments & Officials *(Youth & Adult)*

Coverage available 04-01-2026 to 03-31-2027

The Sadler/SODA Insurance Program combines broad coverages, highly competitive prices, and exemplary service in terms of issuing certificates, answering questions and claims administration. Amateur sports teams and leagues, tournaments, and sports officials - both adult and youth - in the sports listed below are eligible to participate in this national program.

Sports Eligible for This Program Include:

Archery	Croquet	Inline Hockey	Softball
Baseball	Dodgeball	Kickball	Streetball
Basketball	Field Hockey	Lacrosse	Squash
Bocce Ball	Flag Football	Lawn Bowling	Tennis
Cornhole	Frisbee/Frisbee Golf	Pickleball	Volleyball
Cricket	Golf	Soccer/Futsal	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 Insurance at 1-800-622-7370 or via email at 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.

How to apply for Coverage:

For Fastest Service:

- Apply for coverage online at http://www.sadlersports.com/soda by clicking on the "Instant Online Quote & Purchase" icon. Renewing clients should click on the renewal link.
- Pay with a check or credit card in a secure environment.
- Proof of coverage documents will be issued and emailed to you within seconds!

For Regular Service:

- Complete the attached enrollment forms.
- Make your check payable to Sadler Insurance for the total amount due.
- Send your completed enrollment forms and check to Sadler Insurance, either via fax, mail or overnight delivery.
- Processing time is 6-10 business days. (We cannot rush processing. If you need proof of coverage sooner than this, please apply online at http://www.sadlersports.com/soda.)
- Proof of coverage documents will be emailed to the email address provided on the enrollment form.

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Medical Expense Insurance Plan Description

Underwritten by: SiriusPoint America Insurance Company (A.M. Best rated A-, XV) (All states expect ME and NJ)
State National Insurance Company, Inc. (A.M. Best rated A, X) (ME and NJ)

- **Covered persons**: All players, coaches, managers, officials, and other volunteer workers, while acting on behalf of the insured member organization.
- **Covered activities:** Covered events include tryouts, practices, games, participating in tournaments hosted by others and other group activities conducted and supervised by the policyholder or one of its member organizations.
- **For Adult Sports Only**: 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.
- **Limits**:

Excess Medical Expense*	$100,000
Excess Medical Expense (Adult Soccer only)	$25,000
Youth Deductible per Claim	$250
Adult Deductible per Claim	$500

- Covers usual & customary expenses incurred within 52 weeks after the date of the accident. The first expense must be incurred within 30 days of the date of the accident
- Coverage is "excess" which means that other collectible insurance (if any) must first respond before this plan will pay any benefits.

*Medical Expense refers to Medical Expense For Participants

General Liability Insurance Plan Description

Underwritten by: SiriusPoint America Insurance Company (A.M. Best rated A-, XV) (All states expect ME and NJ)
State National Insurance Company, Inc. (A.M. Best rated A, X) (ME and NJ)

- **Overview:** The General Liability policy protects the insured sports organization and its directors, officers, coaches, managers, officials, players, employees and volunteers against certain liability claims alleging bodily injury, property damage and personal/advertising injury. This policy provides an attorney for your defense and will pay up to the policy limit chosen on the application in the event of settlement or jury verdict.

Limit Options:	**Option 1:**	**Option 2:**
Each Occurrence	$2,000,000	$5,000,000
General Aggregate	$3,000,000	$5,000,000
Products/Completed Operations Aggregate	$1,000,000	$1,000,000
Personal and Advertising Injury	$1,000,000	$1,000,000
Damage to Premise Rented	$1,000,000	$1,000,000
Medical Expense Limit (other than participants)	$5,000	$5,000
Participant Legal Liability Sublimit	$1,000,000	$1,000,000
Neurodegenerative Injury Sublimit	$1,000,000	$1,000,000

- Participant Legal Liability can be increased to $2M to meet facility requirements by request. Requires Sadler/Carrier approval.
- When the Adult General Liability Only option is chosen (without supporting Medical Expense coverage), a waiver & release form is required; otherwise the coverage for Participant Legal Liability will be voided.
- Notable Exclusions: Sexual Abuse & Molestation, and Professional and/or Semi-professional athletic participants, 24/7 ownership or leasing for facilities. A buyback is available for Sexual Abuse & Molestation.
- Coverage is limited to U.S. based entities only.

Coverage Period for Medical Expense & General Liability

- Coverage & Rates Available From 04-01-2026 to 03-31-2027.
- All coverages for Teams & Leagues and Sports Officials expire 1 year from effective date of coverage.
- Coverage for Tournaments will expire on the last date of the event listed on the enrollment form.

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

2026 SODA CHARGES

YOUTH TEAMS/LEAGUES

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

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

YOUTH TEAM INSURANCE (charges are per team)	Maximum # of Players per Team	$2,000,000 General Liability & $100,000 Medical Expense	$5,000,000 General Liability & $100,000 Medical Expense
Archery / Bocce Ball / Cornhole / Croquet / Frisbee / Frisbee Golf / Golf / Lawn Bowling / Pickleball / Tennis / Volleyball / Wiffleball	10	$ 101.06	$ 109.91
Baseball / Basketball / Cricket / Futsal / Kickball / Soccer / Softball / Squash	18	$ 152.45	$ 168.00
Flag Football	25	$ 152.45	$ 168.00
Streetball	8	$ 152.45	$ 168.00
Dodgeball / Field Hockey / Inline Hockey (includes Deck, Street, Floor)	18	$ 170.54	$ 186.12
Lacrosse	24	$ 170.54	$ 186.12

YOUTH TOURNAMENTS

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

- Organizations or persons who host or organize tournaments (for Sadler/SODA eligible sports) can purchase the Medical Expense and General Liability coverages referenced above to protect both the organizer and the visiting teams.
- Tournaments that exceed 3 consecutive days are not eligible under the standard plan -- call Sadler Insurance. Make ups due to weather postponements are allowed, but there are no refunds of charges paid. These must be reported in writing to Sadler Insurance prior to the makeup date(s).
- Rates for up to 50 teams per hosted tournament.

YOUTH TOURNAMENT INSURANCE Up to 50 Teams	$2,000,000 General Liability & $100,000 Medical Expense	$5,000,000 General Liability & $100,000 Medical Expense
Archery / Bocce Ball / Cornhole / Croquet / Frisbee / Frisbee Golf / Golf / Lawn Bowling / Pickleball / Tennis / Volleyball / Wiffleball	$ 532.56	$ 573.46
Baseball / Basketball / Cricket / Flag Football / Futsal / Kickball / Soccer / Softball / Streetball / Squash	$ 546.59	$ 589.42
Dodgeball / Field Hockey / Inline Hockey (includes Deck, Street, Floor) / Lacrosse	$ 561.72	$ 606.89

ADULT TEAMS/LEAGUES

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

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

ADULT TEAM INSURANCE (CLASS 1)	Maximum # of Players per Team	$2,000,000 General Liability & $100,000 Medical Expense	$2,000,000 General Liability Only (Waiver Required)	$5,000,000 General Liability & $100,000 Medical Expense	$5,000,000 General Liability Only (Waiver Required)
Archery / Bocce Ball / Cornhole / Croquet / Frisbee / Frisbee Golf / Golf / Lawn Bowling / Pickleball / Tennis / Volleyball / Wiffleball	10	$ 130.02	$ 104.34	$ 138.79	$ 118.04
Baseball / Basketball / Cricket / Kickball / Softball / Streetball / Squash	20	$ 197.39	$ 180.58	$ 214.15	$ 205.06
Flag Football	25	$ 197.39	$ 180.58	$ 214.15	$ 205.06
Dodgeball / Field Hockey	18	$ 234.72	$ 212.84	$ 256.78	$ 240.10
Inline Hockey (includes Deck, Street, Floor) / Lacrosse	25	$ 234.72	$ 212.84	$ 256.78	$ 240.10

ADULT TEAM INSURANCE (CLASS 2)	Maximum # of Players per Team	$2,000,000 General Liability & $25,000 Medical Expense	$2,000,000 General Liability Only (Waiver Required)	$5,000,000 General Liability & $25,000 Medical Expense	$5,000,000 General Liability Only (Waiver Required)
Futsal / Soccer	20	$ 689.90	$ 223.22	$ 730.46	$ 251.77

ADULT TOURNAMENTS

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

- Organizations or persons who host or organize tournaments (for Sadler/SODA eligible sports) can purchase the Medical Expense and General Liability coverages referenced above to protect both the organizer and the visiting teams.
- Tournaments that exceed 3 consecutive days are not eligible under the standard plan -- call Sadler Insurance. Make ups due to weather postponements are allowed, but there are no refunds of charges paid. These must be reported in writing to Sadler Insurance prior to the makeup date(s).

TOURNAMENT INSURANCE (CLASS 1) Up to 50 Teams	$2,000,000 General Liability & $100,000 Medical Expense	$2,000,000 General Liability Only (Waiver Required)	$5,000,000 General Liability & $100,000 Medical Expense	$5,000,000 General Liability Only (Waiver Required)
Archery / Bocce Ball / Cornhole / Croquet / Frisbee / Frisbee Golf / Golf / Lawn Bowling / Pickleball / Tennis / Volleyball / Wiffleball	$ 511.36	$ 460.72	$ 547.68	$ 520.42
Baseball / Basketball / Cricket / Flag Football / Kickball / Softball / Streetball / Squash	$ 521.71	$ 464.62	$ 564.55	$ 529.50
Dodgeball / Field Hockey / Inline Hockey (includes Deck, Street, Floor) / Lacrosse	$ 535.58	$ 471.10	$ 584.89	$ 542.48

TOURNAMENT INSURANCE (CLASS 2) Up to 50 Teams	$2,000,000 General Liability & $25,000 Medical Expense	$2,000,000 General Liability Only (Waiver Required)	$2,000,000 General Liability & $25,000 Medical Expense	$5,000,000 General Liability Only (Waiver Required)
Futsal / Soccer	$1,857.65	$ 947.27	$1,931.62	$1,157.64

SPORTS OFFICIALS

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

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

SPORTS OFFICIALS INSURANCE	$2,000,000 General Liability & $100,000 Medical Expense	$5,000,000 General Liability & $100,000 Medical Expense
	$10.03 per Official/Referee/Umpire	**$11.39** per Official/Referee/Umpire

ADDITIONAL COVERAGES

- **$1,000,000 Non-Owned & Hired Auto Liability**
  - Provides coverage if the insured organization is sued as a result of liability arising out of the use of an auto on insured organization business if such auto is not owned by the insured organization (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.

$1,000,000 Non-Owned & Hired Auto Liability
$500.00

- **$1,000,000 Sexual Abuse & Molestation Coverage**
  - Coverage for sexual abuse and molestation will not apply unless the insured sports organization implements the following requirements: 1. Has a system in place to perform and running criminal background checks on paid staff and volunteers 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. Sadler provides a ready to adopt and implement template (both short form and regular) that will meet these requirements.
  - For teams added mid-term to a current insured Member Sports Organization policy, coverage for Abuse/Molestation (SAM) applies between the effective date of purchase by the team and the expiration date of the Member Sports Organization policy.

$1,000,000 Sexual Abuse & Molestation Coverage
$250.00

SADLER
SPORTS & RECREATION INSURANCE
Division of Specialty Program Group, LLC

2026 Sadler / SODA Amateur Sports Membership Enrollment form

Rates Provided on Rate Chart are Effective 04-01-2026 to 03-31-2027

Coverage Availability:

- All coverages for Teams & Leagues and Sports Officials expire 1 year from effective date of coverage.
- Coverage for Tournaments will expire on the last date of the event listed on the enrollment form.

Organization Name:		
Primary Authorized Contact Name:		
Mailing Address:		
City:	**State:**	**Zip:**
Home Phone: ( )	**Daytime Phone: ( )**	**Fax #: ( )**
Email:	**Website:**	
Alternate Authorized Contact Name:		
Daytime Phone: ( )	**Email:**	
Have you had any claim greater than $25,000 over the past three years? ❑ Yes ❑ No		

Activity - Premium Computation:

(Please Select: Team/League, Tournament, or Sports Officials)

❑ Team/League

**If you are applying for more than one team, please use the attached "league roster" to provide a list of all of the team names you are applying for*

❑ Youth ❑ Adult

❑ Medical Expense & General Liability ❑ General Liability only (Adult only)

Sport	Number of Teams	X	Charge Per Team (from rate chart)	=	Premium
		X	$	=	$
		X	$	=	$
		X	$	=	$
				Total Premium: $	

❑ Tournament

❑ Youth ❑ Adult

❑ Medical Expense & General Liability ❑ General Liability only (Adult only)

Dates of Tournament: ____/____/____ to ____/____/____ (Must be 3 consecutive days or less)

Sport	**Tournament Premium Computation** Charge Per Tournament (from rate chart)	=	Total Premium Due
	$	=	**$**

❑ Sports Officials

Name of Official (attach additional sheet if needed):

Number of Officials	X	Rate (from chart)	=	Total Premium Due
	X	$	=	**$**

Additional Coverages – Premium Computation:

❑ Sex Abuse & Molestation - ($250)

$1,000,000 Each Occurrence / $2,000,000 Aggregate

- Have you ever had a sexual abuse/molestation claim? ❑ Yes ❑ No
- Coverage for sexual abuse and molestation will not apply unless the insured sports organization implements the following requirements:
  1. Has a system in place to perform and running criminal background checks on paid staff and volunteers
  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.

❑ I agree ❑ No, I do not agree

❑ **Non-Owned & Hired Auto – ($500)**
$1,000,000 Each Occurrence

Total Premium Computations	Premium
Total Activities Premium	$ (A)
Total Additional Coverage Premium	$ (B)
Total Cost Due (A+B)	**$**

Certificate of Insurance (COI) Requests:

Please indicate the entities below that require a COI and complete the requested information. If you do not provide the complete mailing address & indicate the Relationship, we cannot issue the COI. Property Owners/Lessors and Sponsors are automatically included as Additional Insureds on the General Liability policy and will be shown as such on the COI. Please note that COI's will not be sent directly to these entities – they will be sent to you for you to deliver.

If your certificate holder requires any special wording or forms, please send a copy for our review

Name:		
Mailing Address:		
City: **State:** **Zip:**		
Relationship to you: ❑ Property Owner/Lessor ❑ Sponsor **❑ Other:_____**	**❑CG2011** **❑CG2026**	**❑Waiver of Subrogation** **❑Endorsement Required**

All premiums are fully earned at inception and not refundable. Except for non-payment of premium, policies are not cancellable. Return the Enrollment Form and corresponding payments to Sadler Insurance for processing.

Compensation Disclosure: I understand and agree that the charges shown include a commission to Sadler Insurance in the amount of 20% on the General Liability, Medical Expense, and a risk purchasing group fee in consideration for insurance and risk management services rendered depending on the insured type, sport, and age group. You may contact Sadler Insurance for specific details.

Risk Purchasing Group: General Liability insurance is provided to members of ERS Risk Purchasing Group Association, Inc. ("RPG"). By applying for General Liability, you are considered to be applying for membership in the RPG. In some states, RPG members may not have the protection of an insolvency guaranty fund. In addition to the normal commission paid by the carrier, Sadler Insurance charges an RPG fee of approximately 20% of the total General Liability premium to help Sadler Insurance offset the expenses of operating and managing the RPG as well as other program expenses.

Warranty Statement: I understand that the insurance company, in determining whether to provide insurance coverage will rely on the information contained in this form and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

Electronic Consent: I acknowledge that my email address below is correct and will update Sadler Insurance of any changes to this email in the future. I grant permission to Sadler Insurance to utilize this email address to send all documents and communications electronically, including but not limited to, certificates of insurance, verification of coverage, underwriting questions, coverage changes, renewal notices, non-renewal notices, cancellation notices, quarterly newsletters and important messages. I understand that documents will not be sent through U.S. mail in the normal course of business. You have the right to withdraw your electronic consent and to request paper copies of certain documents and communications. However, withdrawing electronic consent will greatly diminish our ability to provide service in a timely fashion.

Other Policies Available: This enrollment provides the option for the organization to select Medical Expense, General Liability, Directors & Officers Liability, Crime and Equipment. However, Sadler offers other types of insurance policies that are not available on this enrollment such as Workers' Compensation, Excess Liability, Property (building and contents), Event Cancellation, Cyber Risk, Business Auto, Professional Liability, etc. If you are interested in a quote for these other types of policies, you will need to inform Sadler in writing, sport3@sadlersports.com

Date:	**Authorized Representative Signature:**

If Faxing:
Sadler Insurance
Attn: Sports Department
FAX #: 803-256-4017

For U.S Mail:
Sadler Insurance
P.O. Box 5866
Columbia, SC 29250-5866

Phone: 1-800-622-7370
(803) 254-6311
Email: soda@sadlersports.com

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SADLER / SODA AMATEUR SPORTS MEMBERSHIP
INSURANCE PROGRAM
LEAGUE ROSTER

Please list all teams in the league (Make additional copies if needed)

	TEAM NAME	CONTACT PERSON	CONTACT PHONE #
1			
2			
3			
4			
5			
6			
7			
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10			
11			
12			
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14			
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SADLER / SODA AMATEUR SPORTS MEMBERSHIP INSURANCE PROGRAM LEAGUE ROSTER

TEAM NAME:		SPORT:	
	PLAYER NAME	**DATE OF BIRTH (mm/dd/yyyy)**	**PLAYER PHONE # (include area code)**
1			
2			
3			
4			
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24			
25			

SPORT	YOUTH (Maximum # players per team)	ADULT (Maximum # players per team)
Archery / Bocce Ball / Cornhole / Croquet / Frisbee / Frisbee Golf / Golf / Lawn Bowling / Pickleball / Tennis / Volleyball / Wiffleball	10	10
Baseball / Basketball / Cricket / Kickball / Softball / Squash	18	20
Flag Football	25	25
Streetball	8	20
Dodgeball / Field Hockey	18	18
Inline Hockey (includes Deck, Street, Floor)	18	25
Lacrosse	24	25
Soccer / Futsal	18	20

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REQUEST FOR CERTIFICATES OF INSURANCE

RETURN THIS PAGE ONLY IF YOU NEED TO PROVIDE PROOF OF COVERAGE TO A PROPERTY OWNER OR SPONSOR.

Insured Organization Name:

Please indicate the entities that require a COI and complete the requested information. If you do not provide the complete mailing address and indicate the relationship we cannot issue the COI. Property Owners/Lessors and Sponsors are automatically can be added as Additional Insureds on the General Liability policy and will be shown as such on the COI if required by written contract of agreement. Please note that COI's will not be sent directly to these entities – they will be sent to you to deliver.

If your property owner requires an "Additional Insured Endorsement" you must specifically request this and send a copy of their requirement/instructions so that we can make sure we issue what they require.

CHECK THE TYPE OF CERTIFICATE THAT YOU ARE REQUESTING:

☐ **Additional Insured** ☐ **Certificate Holder / Evidence of Coverage only**

Name of Certificate Holder:		
Contact Name:		
Complete Mailing Address:		
City:	**State:**	**Zip:**
Relationship to you: ☐ Property Owner/Lessor ☐ Sponsor ☐ Other:_____	☐ **CG2011** ☐ **CG2026**	☐**Waiver of Subrogation** ☐**Endorsement Required**

CHECK THE TYPE OF CERTIFICATE THAT YOU ARE REQUESTING:

☐ **Additional Insured** ☐ **Certificate Holder / Evidence of Coverage only**

Name of Certificate Holder:		
Contact Name:		
Complete Mailing Address:		
City:	**State:**	**Zip:**
Relationship to you: ☐ Property Owner/Lessor ☐ Sponsor ☐ Other:_____	☐ **CG2011** ☐ **CG2026**	☐**Waiver of Subrogation** ☐**Endorsement Required**

CHECK THE TYPE OF CERTIFICATE THAT YOU ARE REQUESTING:

☐ **Additional Insured** ☐ **Certificate Holder / Evidence of Coverage only**

Name of Certificate Holder:		
Contact Name:		
Complete Mailing Address:		
City:	**State:**	**Zip:**
Relationship to you: ☐ Property Owner/Lessor ☐ Sponsor ☐ Other:_____	☐ **CG2011** ☐ **CG2026**	☐**Waiver of Subrogation** ☐**Endorsement Required**

If additional certificates are needed, please attach a separate piece of paper with all of the information indicated above.

OPTIONAL COVERAGES

To be eligible to purchase the Optional Coverages (Directors & Officers Liability and/or Equipment / Crime) you must purchase your General Liability from the SODA program and can not be a For-Profit organization.
Contact Sadler Insurance for eligibility, cost and special applications for the following coverages: Directors & Officers Liability and/or Equipment / Crime coverage. Email: soda@sadlersports.com or call them toll-free at 1-800-622-7370.

DIRECTORS & OFFICERS LIABILITY ($315 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.
- This policy does not replace the bodily injury, property damage and personal injury coverages that are contained within a General Liability Policy.

EQUIPMENT / CRIME

- The rate for Equipment Coverage is $1.53 per $100 of value (except in HI & NY where the rate is $1.22 per $100 of value). The charge for Crime Insurance is $280. The minimum premium for the combined policy is $300.
- Equipment Coverage: Covers certain financial loss to sports organization owned equipment (ex: field maintenance, sports, concessions, fences, scoreboards, bleachers, etc.) due to perils of fire, wind, theft, and vandalism. The limit chosen must be 100% of the Replacement Cost Values to avoid a co-insurance penalty. The policy is subject to a per claim deductible of $500.
- Crime Coverage: Covers certain financial loss due to embezzlement of funds or theft of equipment by your own directors, officers, or staff. This coverage provides a $25,000 limit and is subject to a $500 deductible..

Other Policies Avaliable: This enrollment provides the option for the organization to select Medical Expense, General Liability, Directors & Officers Liability, Crime and Equipment. However, Sadler offers other types of insurance policies that are not available on this enrollment such as Workers' Compensation, Excess Liability, Property (building and contents), Event Cancellation, Cyber Risk, Business Auto, Professional Liability, etc. If you are interested in a quote for these other types of policies, you will need to inform Sadler in writing, sport3@sadlersports.com