INSURANCE

The Little League Player Accident Policy is an excess coverage, accident only plan, to be used as a supplement to other insurance carried under a family policy or insurance provided by an employer. The policy is subject to a $50 deductible that is the responsibility of the claimant. If a covered injury requires necessary treatment in the form of medical services or supplies provided by a physician, nurse, therapist, or other medical professional within 30 days after the date of the accident, the Company will pay the reasonable expenses incurred.

Such reasonable expenses must be incurred within 52 weeks after the date of the injury to be considered (subject to any deferred benefits). The maximum accident medical expense benefit is $100,000 for any one injury to any one insured.

Our accident insurance covers eligible participants (players, appointed/approved managers and coaches, volunteer umpires, scorekeepers, player agents, and safety officers) while traveling directly, without delay, to and from the field as well as during Little League practice sessions and games. Coverage also extends to league volunteers involved in authorized league activities. No coverage is in effect until the league has submitted their Charter Application and Insurance Enrollment form and the premium has been paid in full. This is a brief description of coverage.

HOW TO SUBMIT AN ACCIDENT INSURANCE CLAIM

Notification of a claim for an eligible member under the league’s Accident Insurance should be filed within 20 days of the incident. Once we receive the complete claim form, the claimant will be assigned a claim number for any information that is submitted for the accident. The claim form should be submitted as soon as possible so we can begin a record of the accident and then the claimant can submit all itemized bills (includes procedure and diagnosis codes) from the medical providers as well as any primary insurance explanation of benefits (if applicable) for any treatments for the accident.

Accident Insurance Form: The form can be downloaded online at:
LittleLeague.org/Accident-Insurance

PART I - CLAIMANT, OR PARENT(S)/GUARDIAN(S), IF CLAIMANT IS A MINOR

Step 1. The adult claimant or parent(s)/guardian(s), (if the claimant is a minor) must sign this section.

Step 2. Give the name and address of the injured person, along with the name and address of the parent(s)/guardian(s), if claimant is a minor

Step 3. Fill out all sections, including check marks in the appropriate boxes for all categories. Do not leave any section blank. This will cause a delay in processing your claim and a copy of the claim form will be returned to you for completion.

Step 4. It is mandatory to forward information on other insurance. Without that information, there will be a delay in processing your claim. If no insurance, written verification from each parent/spouse employer must be submitted.
Step 5. Be certain all necessary papers are attached to the claim form (See instruction 3). Only itemized bills that include date of treatment, type of treatment (procedure codes), total charge for each treatment, and reason(s) for treatment (diagnosis codes) are acceptable. We cannot accept balance due statements.

Step 6. On dental claims, it is necessary to submit charges to the major medical and dental insurance company of the claimant, or parent(s)/guardian(s), if claimant is a minor. “Accident-related treatment to whole, sound, natural teeth as a direct and independent result of an accident” must be stated on the form and bills. Please forward a copy of the insurance company’s response (an Explanation of Benefits (EOB) Statement) to Little League International. Include the claimant’s name, league ID, and year of the injury on the form.

PART II - LEAGUE STATEMENT

Step 7. This section must be filled out, signed, and dated by a league official (President, Safety Officer, etc.).

Step 8. Fill out all sections, including check marks in the appropriate boxes for all categories. Do not leave any section blank. This will cause a delay in processing your claim and a copy of the claim form will be returned to you for completion.

When submitting the claim and all following information, please do so by mail or fax. We cannot accept via email as the claim form includes sensitive information. Please do not use the A Safety Awareness Program (ASAP) Injury/Incident Tracking Report form to file an Accident Insurance claim. This form is for internal league use only and does not constitute filing an insurance claim. For additional information, please refer to the Little League website and the 2016 Insurance Brochure.

2. LIABILITY INSURANCE

This contains both General Liability and Director & Officer coverage.

2A. GENERAL LIABILITY INSURANCE (GL)

General Liability Insurance covers your local league against litigation involving bodily injury or property damage claims, subject to any applicable exclusions. No coverage is in effect until the league has submitted their Charter Application and insurance Enrollment form and the premium has been paid in full. If the league is served with litigation and/or made aware that someone is or will bring litigation against the local league for a bodily injury or property damage claim, please notify our office immediately with as much information that is currently available to the league. The information provided will be submitted to the insurance carrier for review.

2B. DIRECTORS & OFFICERS LIABILITY INSURANCE (D&O)

Directors & Officers Liability Insurance which is optional, covers litigation against your local league for issues involving discrimination, acts beyond granted authority, wrongful dismissal, libel/slander/defamation of character or errors and omissions in the performance of the league’s official duties (exclusions apply). This coverage does not apply to bodily injury or property damage claims. If the league is served with litigation and/or made aware that someone is or will bring litigation against the local league for any of the above issues, please notify our office immediately with as much information that is currently available to the league. The information provided will be submitted to the insurance carrier for review.

3. CRIME INSURANCE

Crime Insurance, which is optional, but encouraged for local leagues, protects leagues against a monetary loss caused by dishonesty, the disappearance of money, securities or other property and the destruction of money and securities. It also includes coverage for the burglary or theft of property and/or money. This policy does not protect the league with regard to acts such as vandalism, fire or flood. If desired, the league should purchase a local policy for protection against such events of their owned property.

For questions or concerns regarding Insurance please contact:

BRENT STAHLNECKER
BStahlnecker@LittleLeague.org | 570-326-1921 X 2258

HOW TO SUBMIT A CRIME INSURANCE CLAIM

The following information includes the process for filing a crime claim if the league is enrolled in the Crime Insurance for the current season. Please put in writing a short narrative of what took place; include the date of loss and the date of discovery. Please attach a police report including the phone number and address of the police department so that the insurance carrier can correspond with them. Also attach proof of ownership and proof of value of those items stolen. This can be canceled checks or cash receipt. If the items were donated, please obtain the value from a retailer. If the loss was sustained by a volunteer embezzlement, then you can do an in-house audit, and provide a copy when submitting your claim.
Written notice shall be given at your earliest practicable moment, and in no event later than 180 days after such discovery. Within 60 days after written notice is provided, but not to exceed 240 days after discovery, the insured shall furnish affirmative proof of loss with full particulars. Please do not wait for a police report if you don’t already have it. You can send that later and provide to our office any information you may have at the time of loss.

The deductible on the Crime Policy is $250 for property and $1,000 for money and securities. The maximum limit of coverage is $35,000 per loss, with no limit on the total for the calendar year.

**INSURANCE FAQ’s**

**Q. WHEN CAN I EXPECT TO RECEIVE AN APPLICATION?**

**A.** For the 2016 season, the Charter Application and Insurance Enrollment Form must be completed online through the Little League Data Center. An insurance brochure explaining each type of coverage available to Little League programs is enclosed in this Toolkit.

**Q. WHAT IS THE DEADLINE FOR ENROLLMENT?**

**A.** It is recommended that each league apply for their charter and insurance no later than January 1 of each year.

**Q. WHEN DOES THE COVERAGE BECOME EFFECTIVE?**

**A.** If both the premium and insurance enrollment form are received by Little League Headquarters on or before January 1, the effective date of coverage will be January 1. If the premium and/or enrollment form are received after this date, coverage will be effective on the date that both the premium and enrollment form have been received by Little League International. By waiting to apply and pay the insurance premiums after January 1, a league will have a lapse in coverage between the previous policy expiration and the new policy being in effect. Any claim occurring during the lapse will have no coverage.

**Q. WHAT IS AN ADDITIONAL INSURED AND HOW SHOULD THEY BE LISTED ON OUR POLICY?**

**A.** For an additional premium, a local league may request to include a property owner as an Additional Insured on their General Liability Insurance policy. Most Additional Insured entities are outside interests such as individuals, cities, churches or corporations which may incur liability through the loaning, donating, or rental of that part of their owned premises used by the league. Be sure to list the property owner by their legal name; Example—a league uses a field at XYZ High School for games/practices; the Additional Insured would be XYZ Area School District since they are the legal property owner and not the physical location/name of the field.

Through the support of Musco Sports Lighting and AIG Insurance each year, Little League recognizes those leagues who go above and beyond to ensure their ASAP plans provide the greatest benefit to their league, with the ASAP Awards. At an annual luncheon during the Little League Baseball World Series, two leagues from each of the five United States regions are recognized for their participation in the ASAP program. Little League District Administrators are also recognized during the luncheon for working with local leagues on ASAP plans, with the national ASAP Award Winner receiving a Musco Light Structure Green™ lighting system for a 200-foot field.

For more on ASAP and how your league can get involved and have a chance to win an ASAP Award and a new Musco Light Structure Green lighting system, visit LittleLeague.org/ASAP.

**A SAFETY AWARENESS PROGRAM**

1. Have an active Safety Officer
2. Publish, distribute safety manual
3. Post, distribute emergency numbers
4. Conduct a national background check on anyone who provides regular service to the league or has repetitive access to players/teams.
5. Provide fundamentals training (Hitting, sliding, fielding, pitching, etc.)
6. Provide first-aid training (Coaches/Managers)
7. Field inspections before use
8. Complete Annual Facility Survey
9. Use safe food handling/prep for your concession stands
10. Require regular inspection and replacement of equipment
11. Have prompt accident reporting
12. Require first-aid kits at events
13. Enforce all Little League rules including proper equipment
14. Submit Player Registration/Roster data by April 1st at LittleLeague.org/DataCenter
15. Submit a Qualified Safety Program Registration Form

DOES YOUR LEAGUE PASS OUR 15 REQUIREMENTS FOR SAFETY?

**For questions or concerns regarding background checks and ASAP please contact:**

**JIM FERGUSON**
JFerguson@LittleLeague.org | 570-326-1921 X 2212
Section 4: Risk Management

As a condition of service to the league, all managers, coaches, Board of Directors members and any other persons, volunteers or hired workers, who provide regular service to the league and/or have repetitive access to, or contact with players or teams, must complete and submit an official “Little League Volunteer Application” to the local league president. Annual background screenings must be completed prior to the applicant assuming his/her duties for the current season. Refusal to annually submit a fully completed “Little League Volunteer Application” must result in the immediate dismissal of the individual from the local league. For those leagues that have not used First Advantage previously, first time volunteers must use the “Little League Volunteer Application”, while returning volunteers can utilize the “Little League Returning Volunteer Application”.

In order to assist local leagues, Little League International has teamed up with First Advantage; to provide each chartered U.S. league with **125 FREE searches**. Also, any additional searches above 125 that may be necessary for each league will be available for a nominal fee.

**PRIOR TO CONDUCTING BACKGROUND CHECKS:**

A. Are we doing all of the background checks that are required?  
   **REMEMBER:** It does not matter who was checked last year – they must be performed on an annual basis.

B. How many managers/coaches do we have per team - 2 or 3?

C. How many additional people are helping at practices as “practice coaches”?

D. Are we checking all the umpires that will be working in our league, even those from an umpire association?

E. How many board members?

F. How many parent(s) are assisting teams in various capacities?

G. Do we have other positions in the league like equipment manager, field maintenance, scorekeeper, and/or announcer?

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**BACKGROUND CHECKS FAQ’S**

**Q. WHAT DO WE, AS A LEAGUE, HAVE TO DO TO COMPLY SO THAT WE CAN BE CHARTERED FOR THE NEXT SEASON?**

A. The local league has been required to have all board members, managers, coaches, and other volunteers or hired workers who provide regular service to the league and/or who have repetitive access to or contact with players or teams fill out the official Little League® Volunteer Application. Additionally the league has been and is required to conduct a background check on each of these individuals. The local league has been required to conduct a nationwide search that contains the applicable government sex offender registry data as opposed to conducting statewide sex offense registry search. Little League Baseball and Softball will require each league to sign an agreement on the charter application that they will comply with Regulation I (b) and I(c) 8 & 9. The leagues are also required to sign a statement on the tournament enrollment form verifying that the process under the regulation has been completed and implemented. Failure to sign the agreement on the charter application will result in the league not being chartered and failure to fulfill the requirement of the regulations will result in the league’s status being referred to the Charter/Tournament committee for action to revoke the league’s charter and all privileges.

**Q. WHAT TYPE OF BACKGROUND CHECK IS REQUIRED BY THE REGULATIONS?**

A. The local league must annually conduct a nationwide search that contains the applicable government sex offender registry data. Information on running a more thorough background check through First Advantage that contains not only crimes that appear on a sex offender registry, but other crimes of a sexual and nonssexual nature can be obtained at LittleLeague.org/ChildProtection. The first 125 checks through First Advantage are paid for by Little League International and are free to each chartered Little League. If additional checks are necessary, they will cost the league a minimal amount per background check conducted.

**Q. WHAT IF OFFENSES INVOLVING OR AGAINST MINORS ARE PENDING PRIOR TO OR AFTER APPOINTMENT TO A POSITION IN THE LOCAL LEAGUE?**

A. We suggest the individual not be appointed or should be suspended from his/her current position pending the outcome of the charges.
Q. WHAT TYPE OF OFFENSES ARE WE SCREENING FOR WHEN WE CONDUCT A BACKGROUND CHECK?
A. Local leagues are conducting a search of the nationwide sex offender registry for anyone who has committed sexual offenses involving minors. An individual who has been convicted or plead guilty to charges involving or against a minor, no matter when the offense occurred, must not be permitted to work or volunteer.

Q. WHO IN THE LOCAL LEAGUE SHOULD BE RESPONSIBLE TO PROCESS THE BACKGROUND CHECK INFORMATION?
A. Little League Baseball and Softball recommends the board of directors appoint the local league president and two other individuals to handle the background checks. These individuals may be from the board or individuals outside the board. For instance, the board of directors may appoint individuals who have significant professional background in this area, such as law enforcement officers or individuals with a legal background. Remember to never let those assigned for this process to also do the background checks on themselves.

Q. WHAT WILL RESULT IN TERMINATION OF A VOLUNTEER UNDER THESE REGULATIONS?
A. Any background check that reveals a conviction of any crime involving or against a minor must result in immediate termination from the league. Additionally, volunteers who refuse to submit a fully completed Little League Volunteer Application, along with a government issued photo ID, must be immediately terminated or eliminated from consideration for any position. This includes individuals with many years of service to your league.

Q. WHAT RESOURCES ARE AVAILABLE THROUGH LITTLE LEAGUE BASEBALL AND SOFTBALL TO ASSIST THIS PROCESS?
A. The current Little League official Volunteer application is online at LittleLeague.org/VolApp. Information on running a more thorough background check through First Advantage that contains not only crimes that appear on a sex offender registry, but other crimes of a sexual and nonsexual nature can be found on the Little League website at LittleLeague.org/childprotectionprogram. The first 125 checks conducted through First Advantage are paid for by Little League International and are free to each chartered Little League. If additional checks are needed, they will cost the league only $1.00 per background conducted.

Q. WHERE SHOULD THESE RECORDS BE MAINTAINED AND FOR HOW LONG?
A. The local league president shall retain each volunteer application, background check information, and any other documents obtained on file for the current year of service of that individual. After the local league has completed operation for the current season, the league president shall dispose of the records unless the league has taken action, the person is no longer active in the league for two years or made a decision based upon the information contained in the records subject to local and state laws.

Q. DOES THIS INITIATIVE ALSO APPLY TO THOSE INDIVIDUALS THAT ASSIST THE MANAGER AND COACHES AT PRACTICES OR GAMES?
A. Yes. Any individual who provides regular service to the league and/or who has repetitive access to or contact with players or teams must fill out the Volunteer Application, provide a copy of a government issued photo ID, and go through the background check process.

Q. WHEN SHOULD LOCAL LEAGUES BEGIN TO CONDUCT BACKGROUND CHECKS ON VOLUNTEERS AND HIRED WORKERS?
A. In accordance with Little League Regulation I(c) (8 & 9), local leagues must conduct background checks on all volunteers and hired workers prior to the applicant assuming his or her duties for the season. Background checks must be completed on all individuals who are required to complete the official “Little League Volunteer Application” and who provide a regular service to the league and/or have repetitive access to, or contact with, players and teams. This includes, but is not limited to, managers, coaches, Board of Director members and other persons or hired workers.
**BACKGROUND CHECKS FAQ’S**

**Q.** OUR LEAGUE IS REQUIRED BY THE PROPERTY OWNER (CITY, TOWN, MUNICIPALITY, COUNTY, ETC.) WHERE WE PLAY OUR GAMES AND PRACTICES TO CONDUCT BACKGROUND CHECKS APPROVED BY THEM ON ALL OF OUR VOLUNTEERS AND/OR HIRED WORKERS BEFORE WE CAN USE THEIR FIELDS. ARE THESE CHECKS ACCEPTABLE AND DO THEY MEET LITTLE LEAGUE’S MINIMUM REQUIREMENTS OF REGULATION I (C) 8 AND 9?

**A.** No. Most checks required by these entities are local or state only checks which do not meet the Little League requirements. Also, the local league is responsible for conducting and reviewing the background check data and making their own personnel decisions per the regulations. Although the property owner has the right to determine who uses their facility, any decision they make as a property owner may or may not meet the Little League Regulations. Little League regulations require the league to annually conduct a nationwide search that contains the applicable government sex offender registry data to be completed on all Board Members, managers, coaches and other volunteers or hired workers who provide regular service to the league and/or who have repetitive access to players or teams.

**Q.** SHOULD OUR LEAGUE WAIT UNTIL THE ENTIRE SCREENING PROCESS HAS BEEN COMPLETED TO SUBMIT OUR CHARTER APPLICATION AND INSURANCE ENROLLMENT FORM?

**A.** No. The appropriate league officers must sign the statement on the form agreeing to adhere to the new regulations requiring the use of the new volunteer application and background screening process as outlined in Regulations I(b) and I(c) 8 & 9. Once this section is completed the balance of the charter application can be completed and submitted to Little League Baseball and Softball.

**WAYS TO ACCESS FIRST ADVANTAGE ONLINE**

**BACKGROUND CHECK SYSTEM**

1. Log into the Little League Data Center

   ![Little League Data Center Log in](image1)

   **Remember:** Background checks through local or state law enforcement do not meet our minimum requirement, because it does not check nationwide.

2. Visit [LittleLeague.org/Background](LittleLeague.org/Background)

   ![First Advantage Home Page](image2)

   **At the top of the page you will read Perform background checks on First Advantage.**

3. Volunteers from the previous year will be in your league’s First Advantage account for easier processing this season.