

Frequently Asked QUESTIONS

WHY DO I NEED THIS INSURANCE?

- To protect yourself and your team from lawsuits that may arise as a result of baseball-related activities.
- To protect current and future assets that may be at risk as a result of a bodily injury, personal injury, or property damage claim
- To provide excess medical benefits for accidental injuries to your players
- To enter AABC regional and World Series tournaments, as well as certain state tournaments

WILL MY INSURANCE APPLY FOR MORE THAN ONE SEASON?

If you retain 50% or more of your original team roster and your same team name, coverage will apply for your team's spring, summer, and fall seasons, but only for losses occurring within the course of the policy period.

HOW LONG WILL MY COVERAGE LAST?

Coverage is activated the date the specified required premium AND the completed application are received at American Specialty, or the date on which coverage is purchased on-line. Coverage will terminate on December 31, 2007.

ARE INJURIES THAT OCCUR DURING TRAVEL COVERED?

Yes, team or group travel directly to and/or from, without deviation, a AABC activity is covered under the AABC participant accident policy. Travel must be supervised by staff members or designated representatives of the AABC for accident medical coverage to apply. Note, however, that the program does not provide auto liability coverage.

DOES THE TEAM/LEAGUE NEED TO REQUIRE PARTICIPANTS AND/OR THEIR PARENTS TO SIGN A WAIVER AND RELEASE?

Yes, all AABC insured teams/leagues must maintain a system to secure signed Waiver and Release forms from team members and coaches on an annual basis (prior to the start of the season, including practices). If teams/leagues fail to enforce a system to secure and maintain valid waivers from all participants, the limit of liability for bodily injury claims from participants will be subject to a sublimit of \$250,000. A valid waiver is one that has been approved by American Specialty Insurance & Risk Services, Inc. (go to www.amerspec.com/aabc)

for an approved waiver. Insured teams/leagues will be required to provide the Insurer with a signed Waiver and Release form at the time of claim.

CAN ANYONE PURCHASE THIS INSURANCE?

No, only AABC registered teams have the opportunity to purchase this insurance.

CAN I INSURE MY ENTIRE LEAGUE IN THIS PROGRAM?

Yes, league directors who choose to sign up their entire league for this program receive up to a 12% discount per team (see the application for details). If 100% of the teams in your league are registered in the AABC insurance program, the policy coverages are afforded to the league as well as to the teams in the league.

HOW DO I INSURE MY TEAM(S)?

After your team is registered with the AABC, complete the application contained in this brochure and return it to American Specialty along with the specified premium payment indicated therein. Payment may be made by personal check, travelers check, money order, wire transfer, or pay on-line at "www.amerspec.com/aabc" (American Specialty does not accept credit cards).

IS IT MANDATORY TO SEND MY ROSTER WITH THE APPLICATION AND PREMIUM?

No, the final version of your roster may be sent to American Specialty after it is completed.

COULD I BE COVERED FOR CERTAIN NON-AABC ACTIVITIES?

Yes, under the AABC insurance program, coverage applies to any baseball-related activity in which AABC registered teams compete, even if it is a tournament sponsored by another organization.

WHY IS THE AABC INSURANCE PROGRAM MY BEST CHOICE?

- AABC insurance offers:
- Competitive and affordable rates
- Coverages designed specifically to meet the needs of AABC-registered teams
- A staff dedicated to the highest quality service
- Risk management services to help reduce injuries associated with the sport of baseball

About the Program Administrator

AMERICAN SPECIALTY INSURANCE & RISK SERVICES, INC.

is the official insurance program administrator for the AABC, and the AABC is pleased to offer its members this excellent insurance program of member benefits.



American Specialty is the leading provider of insurance and risk services for the Sports and Entertainment industry worldwide.

About the Program Insurers

• GENERAL LIABILITY •

PHILADELPHIA INDEMNITY INSURANCE COMPANY A MEMBER COMPANY OF PHILADELPHIA INSURANCE COMPANIES

Founded in 1962, Philadelphia Insurance Companies are committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide great security for our policyholders and superior value for our shareholders. Philadelphia enjoys an A.M. Best Rating of "A+" (Superior) and a financial size category of "X."

• PARTICIPANT ACCIDENT •

FEDERAL INSURANCE COMPANY

Federal Insurance Company is a member company of Chubb Group of Insurance Companies and benefits from the A.M. Best rating of "A++" and a financial size category of XV. Chubb receives consistently high ratings for financial stability from A.M. Best and for claim-paying ability from Moody's and Standard & Poor's, attesting to their solid financial strength.

For More Information on the AABC Insurance Program, please contact American Specialty or visit www.amerspec.com/aabc



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2007 INSURANCE PROGRAM



FOR
MEMBER
TEAMS & LEAGUES

American Specialty Insurance & Risk Services, Inc. also conducts business as A.S.I.R.S.I. Insurance Agency in the state of California, American Specialty Insurance & Risk Services Agency in the state of Michigan, and A S Insurance & Risk Services Agency in the state of New York.

2007 AABC INSURANCE PROGRAM

Available Exclusively to AABC Registered Teams

Go to www.AmerSpec.com/AABC to apply on-line. It's fast, efficient, and easy to do!

GENERAL LIABILITY BENEFIT SUMMARY

Coverage Definitions:

- **General Liability** - Provides protection for spectator bodily injury and property damage
- **Participant Legal Liability** - Provides protection against lawsuits resulting from injuries to participants (all participants must sign a waiver. See www.amerspec.com/aabc for sample waiver).
- **Products & Completed Operations Liability** - Provides protection for bodily injury resulting from the sale of concession items.
- **Personal & Advertising Injury** - Protects against claims of slander, libel, and wrongful eviction
- **Coverage Period** - 01/01/2007 to 01/01/2008

Policy Limits:

• Each Occurrence:	\$1,000,000
• Products/Completed Operations Aggregate:	\$2,000,000
• Medical Payments:	Excluded
• Damage to Property Rented to You:	\$100,000
• General Aggregate:	\$2,000,000*
• Personal/Advertising Injury:	\$1,000,000
• Participant Legal Liability:	Included

Policy Insureds:

• AABC	• Member Teams	• Registered Umpires***
• Volunteers	• Managers	• Officers/Directors
• Leagues**	• Coaches	• Sponsors

* Applies separately to each team and league.
 ** If 100% of the teams in your AABC league participate in this program, the general liability policy will respond on the league's behalf for the types of claims outlined above. See the application for details.
 *** Coverage applies for AABC-registered umpires while performing any baseball officiating activity.

Abuse & Molestation Limits:

• Each Occurrence:	\$1,000,000
• Policy Aggregate:	\$1,000,000

Notes on Abuse and Molestation Coverage:

- 1) The aggregate limit is a policy aggregate and applies as one limit to the teams, leagues, and AABC.
- 2) Abuse and molestation coverage is only provided to those insured teams/leagues that check all managers, coaches, and volunteers, for whom the team has made arrangements to accompany and supervise players during an overnight trip, against the Sex Offender Registry in the state where the individual currently resides (unless a state does not have a Sex Offender Registry available electronically). Please note: Managers and coaches must be screened regardless of whether they participate in overnight trips. **Proof of compliance with the Sex Offender Registry check will be required at the time of claim.** Teams/leagues that do not comply with the above requirement will not have coverage for claims involving actual or alleged instances of sexual abuse or molestation.

Covered Activities:

- Baseball Games
- Award Banquets
- Try-Outs
- Team Meetings
- Supervised Practices
- Tournaments
- Approved Fundraisers

Activities Not Covered:

- Camps
- Clinics

Exclusions: Employment-related practices; pollution; fireworks; losses arising from the ownership, use, or maintenance of any automobile; intentional acts; damage to property in the care, custody, or control of the insured.

NOTE: The information in this brochure is a summary of the benefits provided. It is NOT a complete explanation of all policy provisions or specifics of the policy benefits. No coverage is extended, and no representations are made, other than what is stated in the policy. Please refer to the policy for a complete, detailed description of program coverages, exclusions, and benefits.

PARTICIPANT ACCIDENT BENEFIT SUMMARY

Excess Accident Medical Coverage:

- \$50,000 limit (Roberto Clemente, Willie Mays, Pee Wee Reese, Sandy Koufax, Mickey Mantle, Connie Mack and Registered Umpires)
- \$20,000 limit for Stan Musial
- \$1,000 maximum benefit for orthopedic appliances
- \$1,000 maximum benefit for physical therapy
- Excess of any other valid and collectible insurance
- 52 week benefit period
- \$1,000,000 maximum limit per accident
- Does not apply to an injury occurring while fighting, except in self defense, or for injury caused by repetitive motion or cumulative trauma, and not as the result of an accidental bodily injury, for treatment that is educational, experimental, or investigational in nature, for which an Insured Person has no obligation to pay for treatment by a person employed or retained by the policyholder, for any injury where workers' compensation benefits or occupational injury benefits are payable.

Accidental Death & Dismemberment:

- \$10,000 benefit
- Includes coverage for accidental loss of life, limb, hearing, speech, and sight

Deductibles:

• Roberto Clemente, Willie Mays, Pee Wee Reese, Sandy Koufax, Mickey Mantle, and Connie Mack Divisions	\$100 per person per covered accident
• Stan Musial Division	\$500 per person per covered accident
• Registered Umpires	\$250 per person per covered accident

Insured Persons:

Class 1 - Participating league or team players, coaches, managers, and volunteers that belong to the following Policyholder league divisions: Roberto Clemente, Willie Mays, Pee Wee Reese, Sandy Koufax, Mickey Mantle, or Connie Mack; and who are registered with the Policyholder and have paid the proper premium.

Class 2 - Participating league or team players, coaches, managers, and volunteers that belong to the following Policyholder league division: Stan Musial; and who are registered with the Policyholder and have paid the proper premium.

Class 3 - Registered Umpires - Coverage applies for AABC-registered umpires while performing any baseball officiating activity.

Covered Activities:

Class 1 & 2 - Participating in any baseball game, practice, or tryout that is sponsored and supervised by a team or league registered with the Policyholder. Coverage shall extend to similar events not sanctioned by the Policyholder as long as the team or league is registered with the Policyholder. Coverage includes travel to and from such activities.

Exclusions:

Participant Accident Insurance does not apply to loss caused by or resulting from:

- Boarding or exiting any aircraft owned, operated, or leased by AABC
- An insured person acting or training as a pilot or crew member
- Emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof
- Declared or undeclared war
- Suicide, attempted suicide, or self-inflicted injuries
- Service in the armed forces
- The commission or attempted commission of an illegal act
- An insured person being intoxicated or under the influence of any narcotic or controlled substance

New York Residents: This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 56%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. **IMPORTANT NOTICE: THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**