

ASA INSURANCE COVERAGE FOR UMPIRES

What Coverage is Provided?

Umpire Accident and Medical Expense Insurance

1. **Who is Insured?** All umpires registered with the ASA are automatically covered under this plan from January 1st to December 31st. The cost of this coverage is fully paid by the ASA National Office.
2. **What is Coverage?** Accidental injuries arising out of the amateur softball activities of the umpire are covered. These include ASA sanctioned games, practices, clinics and tournaments. The medical expense benefit is \$100,000, with a \$250 deductible, accidental death is \$2,000 and accidental dismemberment is \$4,000. There is a \$25,000 sub limit while traveling directly to and from an event.
3. **What are the Restrictions?** The medical expense coverage is provided on an excess basis. This means that this insurance comes into play only after other group or individual medical insurance has paid out its benefits. If there is no other medical insurance, then the ASA umpire insurance will pay its benefits on a primary basis. The benefits, including surgical procedures, are paid on a usual and customary basis; some medical expenses may not be paid in full. The policy only covers medical bills which are incurred within 365 days of the date of injury. Medical services must begin within sixty days of the accident. There is a 90/10 coinsurance.
4. **What are the Exclusions?** No benefits will be paid for
 1. Treatment by a physician retained by the team or league,
 2. Eyeglasses or contact lenses, hearing aids, and examination for the prescription or fitting thereof.
 3. Hernia,
 4. Injuries covered by worker's compensation or under automobile no-fault laws,
 5. First aid treatment at the scene of the accident,
 6. Bacterial infection,
 7. Air travel, except on a regular scheduled commercial flight, and
 8. Injuries received as a consequence of injured party's intoxication (alcohol or drug related).

Umpire Liability Insurance:

All umpires who are registered with ASA are automatically protected under ASA's comprehensive general liability policy. Coverage extends to lawsuits involving bodily injury, personal injury or property damage arising out of the performance of duties as an ASA umpire. The limits under the policy are \$2,000,000 per occurrence with a \$5,000,000 aggregate.