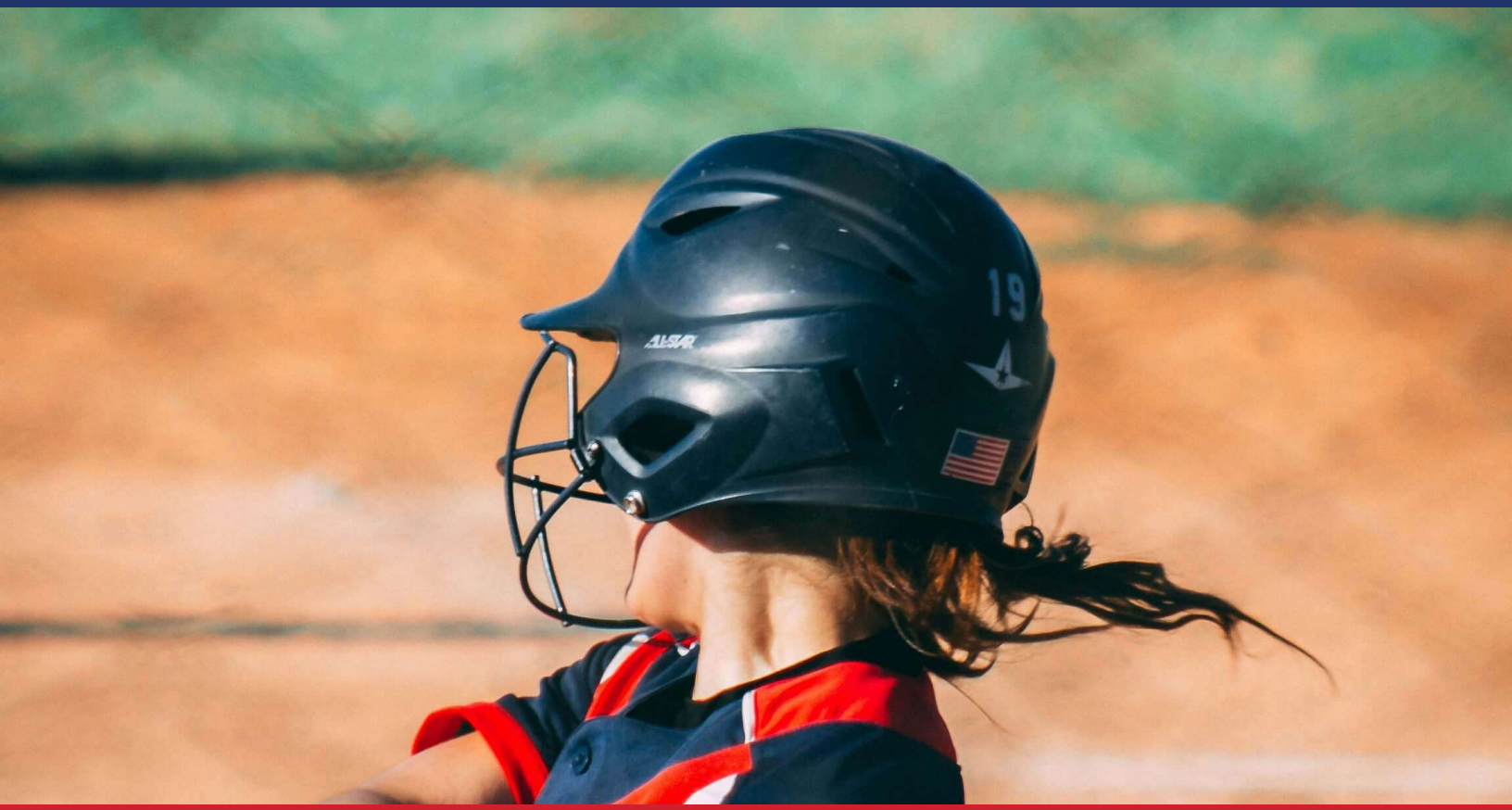
IN PARTNERSHIP WITH Higginbotham™

PROGRAM YEAR 2026-2027

MEMBER BENEFITS · COVERAGE OVERVIEW

INSURANCE PROGRAM GUIDE

Accident, liability and optional coverage for USA Softball players, coaches, umpires, teams, leagues and sanctioned events.



usasoftball@fortressinsurance.com **1-888-400-7778**

Administered by Fortress Affinity Management, a Higginbotham company

USING THIS GUIDE

YOUR COVERAGE AT A GLANCE

This guide summarizes the insurance protection available through USA Softball membership — what each plan covers, who it covers, what it costs and how to file a claim. Use it to decide which registration path fits your team or league.

USA Softball is not an insurance company and does not sell insurance. Coverage is provided as a benefit of membership and administered on the association's behalf by Fortress Affinity Management, a Higginbotham company.

IMPORTANT

This is a summary, not a policy. It does not list every term, condition or exclusion. If anything here differs from the policy documents, the policies govern.

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Fortress Affinity Management · Program Administrator

PLAN 01 · ACCIDENT MEDICAL

ACCIDENT INSURANCE



WHAT IT DOES

Pays medical and dental bills for sudden, unexpected injuries that happen to insured players, coaches and umpires during covered softball activity. It is designed for the moment of injury — not for illness, pre-existing conditions or wear-and-tear.

Underwritten by SiriusPoint America Insurance Company.

TIME LIMITS THAT MATTER

- Treatment must begin within **30 days** (dental within 180 days)
- Bills covered for **52 weeks** from the injury date
- Claim form due within **one year** of injury

ACCIDENT LIMITS

$250,000	Medical / dental expense
Up to $10,000	Accidental death & dismemberment
$500	Deductible — youth individual registration
$1,000	Deductible — team insurance
90 / 10	Coinsurance — plan pays 90%

Benefits are paid on a usual-and-customary basis for your region, so they may be less than the billed amount. The plan is excess: your own health insurance pays first. With no other coverage, this plan pays primary, subject to the deductible and coinsurance.

WHO IS COVERED

Individually registered players, managers, coaches and scorekeepers are covered automatically at scheduled games, practices and tournaments. Spectators and other volunteers are not.

Teams using team registration must buy the team accident plan separately if they want accident coverage.

NOT COVERED

- Care from a physician employed or retained by the policyholder
- Hernias of any kind
- Injuries covered by workers' comp or auto no-fault law
- First aid given at the scene
- Sickness, illness or disease
- Injury resulting from the injured person's intoxication

COVERAGE BY REGISTRATION TYPE

REGISTRATION	ACCIDENT
Youth individual (JO)	**Included**
Adult individual — package	**Included**
Adult individual — liability only	**Not included**
Youth JO team	**Purchase separately**
Adult team	**Purchase separately**

COMMON QUESTIONS

When does coverage start?

New youth individual registrants are covered from the registration date once the local association receives payment; renewals start September 1. Team purchases take effect the day after card approval, and team renewals on September 1.

Will this pay all my bills?

No. It supplements your health plan. Deductibles, coinsurance and usual-and-customary limits can leave out-of-pocket costs.

What if I have no health insurance?

The plan pays first, subject to its deductible and coinsurance.

What if I go out of network?

If your primary carrier denies a bill for being out of network, this plan will deny it too. Follow your primary plan's rules.

PLAN 02 · THIRD-PARTY PROTECTION

GENERAL LIABILITY



WHAT IT DOES

Responds when someone outside your organization claims you caused bodily injury, damaged their property or harmed their reputation (libel, slander, defamation). It also pays medical bills for injured non-participants.

Defense is included: attorney fees, court costs and investigation expenses are paid even if the suit has no merit.

Underwritten by SiriusPoint America Insurance Company.

TWO FIRM EXCLUSIONS

- **Auto.** No coverage for anyone driving participants — the driver's own auto policy applies.
- **Alcohol.** No coverage for serving or selling alcohol, or for acts of an intoxicated person.

LIABILITY LIMITS

$3,000,000	Each occurrence
$5,000,000	General aggregate
$2,000,000	Products / completed operations aggregate
$1,000,000	Advertising & personal injury
$2,000,000	Participant legal liability (occurrence / aggregate)
$1,000,000	Sexual abuse — each occurrence
$2,000,000	Sexual abuse — aggregate
$1,000,000	Damage to premises rented to you
$10,000	Medical payments, non-participants
$0	Deductible

WHO IS AN INSURED

USA Softball and its local associations, plus commissioners, officers, board members, employees, voting council members, JO commissioners, registered umpires, ACE-certified coaches, scorekeepers and tournament directors of sanctioned events (individuals, not incorporated entities) — and others acting as authorized representatives.

COVERAGE BY REGISTRATION TYPE

REGISTRATION	LIABILITY
Youth individual (JO)	**Included**
Adult individual	**Included**
Youth JO team	**Purchase separately**
Adult team	**Included**

COMMON QUESTIONS

Are fundraisers and team meetings covered?

Low-risk, incidental events — bake sales, raffles, awards banquets — are covered. Carnivals, fireworks and extreme activities are not.

Is our concession stand covered?

Yes, if the league is individually registered or has bought team insurance. Alcohol sales are excluded, and national concessionaires can't be added as additional insureds.

Are parents or coaches covered while driving players?

No. Auto liability is excluded; the driver's personal policy responds. Drivers should be licensed, insured adults over 21 with clean records.

What if non-USA Softball teams play in our event?

Individually registered youth teams are covered in outside events. Team insurance applies to USA Softball events only. If you host teams outside your insured group, buy tournament insurance for that event.



PLAN 05 · OFFICIALS

UMPIRE COVERAGE



Every registered USA Softball umpire is covered for liability and accident, January 1 through December 31. Coverage applies when officiating games, tournaments and clinics involving USA Softball–registered teams, as authorized by a commissioner or the national office. It also extends to other amateur sports — but not to non-USA Softball softball events, except scholastic and collegiate play.

UMPIRE LIABILITY

$3,000,000	Each occurrence
$5,000,000	General aggregate
$2,000,000	Products / completed operations aggregate
$1,000,000	Advertising & personal injury
$2,000,000	Participant legal liability (occurrence / aggregate)
$1,000,000	Sexual abuse — each occurrence
$2,000,000	Sexual abuse — aggregate
$1,000,000	Damage to premises rented to you
$10,000	Medical payments, non-participants
$0	Deductible

UMPIRE ACCIDENT

$250,000	Accident medical / dental expense
Up to $10,000	Accidental death & dismemberment
$500	Deductible per claim
90 / 10	Coinsurance — plan pays 90%
52 weeks	Benefit period from date of injury
Jan 1 – Dec 31	Coverage period

Underwritten by SiriusPoint America Insurance Company. Excess of your personal or group health plan; primary if no other coverage exists, subject to deductible and coinsurance.

PLAN 06 · EVENTS

TOURNAMENTS & CLINICS

DO YOU NEED EVENT COVERAGE?

Every team individually registered?
You're already covered. Request a certificate naming the tournament as an additional insured.

Any team not individually registered?
Buy tournament/clinic insurance so every participant, sponsor, organizer and field owner is protected.

Events must be USA Softball approved or sanctioned by a local commissioner. Coverage cannot be bought on the day of the event. Purchase through RegisterPlay or by emailing the program office.

EVENT ACCIDENT LIMITS

$250,000	Accident medical / dental expense
Up to $10,000	Accidental death & dismemberment
$500	Deductible per claim
90 / 10	Coinsurance — plan pays 90%
52 weeks	Benefit period from date of injury

TOURNAMENT RATES

Liability only — minimum	**$50 / event**
Accident only — minimum	**$50 / event**
Liability + accident — minimum	**$100 / event**
Youth (JO) liability	**$3.31 / team**
Youth (JO) accident	**$4.41 / team**
Youth (JO) package	**$6.62 / team**
Adult — accident only	**$8.27 / team**

CLINIC RATES · PER PARTICIPANT, PER DAY

JO liability only	**$0.71**
JO accident only	**$0.40**
JO liability + accident	**$1.11**

Event liability limits match the program's general liability limits ($3M per occurrence / $5M aggregate — see page 05). Clinic accident coverage applies only at the clinic site; travel is excluded.



YOUTH (JO) & ADULTS

INDIVIDUAL REGISTRATION

The most complete way to protect a roster. Coverage travels with each registered person all year, on any USA Softball–registered team — and, for individually registered youth teams, in outside events too.

WHY REGISTER INDIVIDUALLY

- Accident and liability included in the JO membership fee
- Coverage follows the person, not the team
- Youth teams covered in non-USA Softball events
- Team becomes an insured when every member registers
- League and officers become insureds when every team registers

ACCIDENT LIMITS

$250,000	Medical / dental expense
Up to $10,000	Accidental death & dismemberment
$500	Deductible, regardless of primary insurance
52 weeks	Benefit period
30 days	Treatment must begin
1 year	Claim form deadline

LIABILITY LIMITS

$3,000,000	Each occurrence
$5,000,000	General aggregate
$2,000,000	Products / completed operations aggregate
$1,000,000	Advertising & personal injury
$2,000,000	Participant legal liability (occurrence / aggregate)
$1,000,000	Sexual abuse — each occurrence
$2,000,000	Sexual abuse — aggregate
$1,000,000	Damage to premises rented to you
$10,000	Medical payments, non-participants
$0	Deductible



TEAM REGISTRATION

TEAM INSURANCE

Organizations that register by team can buy USA Softball team insurance. The package combines liability with accident medical.

Coverage follows the team at USA Softball events only — teams that also play outside events should register individually.

ADULT TEAM ACCIDENT

$250,000	Medical / dental expense
Up to $10,000	Accidental death & dismemberment
90 / 10	Coinsurance
$1,000	Deductible per claim
52 weeks	Benefit period · treatment within 30 days

2026-2027

COST SUMMARY

COVERAGE	LIABILITY	ACCIDENT
Youth team	$168.00	$84.00
Adult team — liability	$17.60	—
Adult team — accident	—	$220.50
Youth tournament — liability	$3.31	—
Youth tournament — accident	—	$4.41
Youth tournament — package	$3.31	$3.31
Adult tournament — accident	—	$8.27
Youth clinic*	$0.71	$0.40
Umpires / officials	—	$32.25
Youth individual	Included	$12.50
Adult individual	Included	$16.00

Team rates are per team; individual and umpire rates per person. *Clinic rates per participant, per day. Rates carry forward from 2025–2026 for the renewal period.

WHEN SOMETHING HAPPENS

FILING A CLAIM

ACCIDENT CLAIMS

The accident plan supplements health insurance, so deductibles, coinsurance and limits apply. A complete file is the fastest file.

- Start medical treatment within **30 days** of injury
- Submit the claim form within **one year**
- Only expenses within **52 weeks** are eligible
- Get league official and commissioner signatures — missing signatures are the #1 cause of delay
- Send itemized bills (CMS-1500, dental claim form or UB-04). Balance-due statements can't be processed
- Include your primary carrier's EOB with every bill

SUBMIT CLAIMS

Online through the RegisterPlay claims portal, or contact the program office:

usasoftball@fortressinsurance.com

1-888-400-7778

IF YOU ARE SUED

- Report any written threat of legal action — or any serious injury — to the program office right away
- Complete a USA Softball Incident Report with dates, times, witnesses and contact details
- Don't discuss insurance or the claim with the injured party or anyone outside USA Softball staff, your commissioner or the program office
- Forward any formal complaint immediately; legal deadlines may be short

ABUSE ALLEGATIONS

Report any incident involving sexual abuse or molestation to **SafeSport** immediately, in addition to notifying the program office.

PREVENTION

RISK MANAGEMENT

RESOURCES FOR EVERY ORGANIZATION

- Guide to Preventing Sexual & Physical Abuse for Teams and Leagues
- Safety Awareness Guide for Coaches and League Officials
- Golf Cart Safety for Tournaments and Activities
- Pre-game field inspection checklists
- Incident reporting best practices

DOCUMENT EVERYTHING

Write an incident report immediately after any injury, property damage or other event that could become a claim. For serious injuries, collect written witness statements at the scene. Keep copies — lawsuits can arrive years later.

REFERENCE

GLOSSARY

ACCIDENT
An unintended, unforeseen event that causes bodily injury.

ADDITIONAL INSURED
A person or entity added to the policy for claims arising from the named insured's negligence.

AGGREGATE LIMIT
The most the insurer will pay for all covered losses in the policy period.

BODILY INJURY
Physical injury, sickness or death — the key trigger for liability claims in sports.

CERTIFICATE OF INSURANCE
A document showing a venue or other party the coverages and limits in force.

CLAIMANT
The person submitting a claim.

COINSURANCE
The share of covered costs split after the deductible — here, 90% insurer / 10% insured.

DEDUCTIBLE
What the insured pays before the insurer's obligation begins.

EXCESS INSURANCE
Coverage that pays after other applicable insurance.

EXPLANATION OF BENEFITS (EOB)
Your health insurer's statement of how a claim was processed.

NAMED INSURED
The policyholder, with the broadest protection under the policy.

OCCURRENCE LIMIT
The most the insurer will pay for a single covered loss.

PARTICIPANT LEGAL LIABILITY
Coverage for injury or damage claims brought by a participant during practice or play.

PERSONAL INJURY
Non-physical harm claims such as libel, slander or defamation.

PROPERTY DAMAGE
Damage to other people's property.

PROGRAM QUESTIONS

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This guide summarizes available coverage and is not an insurance policy. All terms, conditions and exclusions are governed by the policy documents.