

PROTECT YOURSELF!

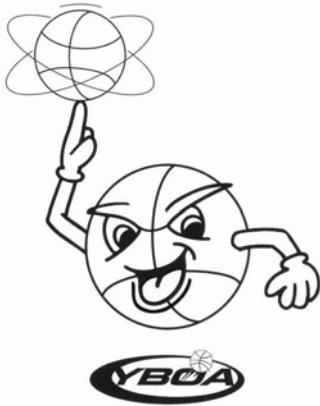
SOARING MEDICAL BILLS

Accidents Happen. YBOA's excess medical coverage helps fill the gaps between the high costs of medical care and what primary insurance plans will pay.

EXPERIENCE

Over thirty years of experience in student and athletic accident coverage makes us a leader in the special risk insurance field. We can offer low-cost protection, prompt personal attention and courteous claims service.

ENROLL NOW!



Youth Basketball of America, Inc.

10325 Oranewood Blvd.

Orlando, Florida 32821

407-363-9262 * 407-363-0599 (Fax)

www.yboa.org Email: yboahq@yboa.org

MEMBERSHIP BENEFITS

As a coach or official, if you plan to participate in YBOA sanctioned tournaments, it is **MANDATORY** that you join our Coaches & Officials Association. This membership will provide you with the following benefits:

INSURANCE

We provide secondary accident insurance and liability coverage from the date your application and payment is received until August 31, 2010. This plan covers coaches and officials for their YBOA activities and for any other coaching and officiating they may do, with the exception of high school and college coaching and officiating.

DISCOUNTED MERCHANDISE

You will receive special discounted rates on select YBOA merchandise. These prices are unbelievable!



Coaches & Officials Association



2009 - 2010

YES! Please enroll me in the YBOA Coaches & Officials Association. I understand that the insurance benefits are in effect from the date payment is received by YBOA through August 31, 2010. My payment of \$20.00 is enclosed.

Name of Association: _____ Team Name: _____
 Coach's Name: _____ Age Division: _____
 Address: _____ Home Phone: _____
 City/State/Zip Code: _____ Work Phone: _____
 Fax #: _____ Cell Phone: _____
 Email Address: _____

C&O Membership @ \$20.00 = \$ _____ Check Method of Payment: Cashier's Check Money Order
 Administrative Fee @ \$2.00 = \$ _____ Visa/MasterCard American Express Discover
 TOTAL DUE = \$ _____ Card #:

Please make sure mailing address is correct. Due to the high volume of packages returned for incorrect addresses, there will be a \$5.00 administrative fee charged for re-mailing of all returned packages.

Expiration Date: _____ Cardholders Signature: _____
Complete and Mail or Fax to: YOUTH BASKETBALL OF AMERICA
 10325 Oranewood Blvd., Orlando, FL 32821 Phone: (407) 363-9262, Ext. 208 Fax (407) 363-0599
 www.yboa.org Email: dparks@yboa.org

Liability Insurance

Per Occurrence Limit:	\$1,000,000
Aggregate Limit:	\$3,000,000
Products and Completed Operations:	\$1,000,000
Personal and Advertising Injury:	\$1,000,000
Sexual Abuse/ Molestation Liability:	\$1,000,000
Sexual Abuse/ Molestation Aggregate:	\$2,000,000
Fire Legal Liability:	\$100,000
Medical Payments:	\$5,000
Liability Deductible:	\$0
Participants Legal Liability	Included

The YBOA liability insurance plan for coaches and officials provides \$1,000,000 limit of liability per occurrence, with a policy aggregate limit of \$3,000,000. The policy provides coverage for Bodily Injury and Property Damage to spectators and participants arising out of sanctioned activities or the operations of YBOA and its members.

No liability coverage is provided to parents, coaches, officials, or volunteers while using any automobile to transport team members or volunteers to any practice, game or activity. Therefore, we strongly advise that teams or leagues who are transporting participants make certain that the vehicle and the driver(s) are properly licensed and fully insured.

Liability Insurance

Exclusions under the Liability Insurance Plan: In addition to the usual exclusions found in the standard commercial general liability policy, there is no coverage for Hired or Non-owned Auto; nor for the furnishing, serving or selling of any alcoholic beverage; nor for acts of an intoxicated person.

All coverages underwritten by Markel Insurance Company, Glen Allen, VA, rated "A" by A.M. Best's rating service.

Accident Insurance

Accident Medical & Dental Expense Limit:	\$25,000 per injury
Accident Deductible:	\$100 per claim
Accidental Death and Dismemberment Benefit:	\$10,000
Full Excess Coverage Benefit Period:	52 weeks

This is a Full Excess Policy. The benefits are payable in excess of any other Health Care Plan (as defined in the policy) regardless of any Coordination of Benefits provision contained in such Health Care Plan. The medical expenses must be incurred within 52 weeks (1 year) of the date of injury and be reported within 90 days of the date of injury. A deductible of \$100 will apply for each covered injury. Claims will be paid on a Usual and Customary basis.

Accident Policy Exclusions:

Expenses for treatment on or to the teeth, except for treatment resulting from Injury to natural teeth;
 Services normally provided without charge by you or your employees;
 Eyeglasses, hearing aids, and examination for the prescription or fitting thereof;
 Suicide, attempted suicide or intentionally self-inflicted Injury;
 Injury due to participation in a riot;
 Cosmetic surgery. Cosmetic surgery does not include reconstructive surgery made medically necessary due to a covered accident or Sickness which results in trauma, infection or other diseases of the involved part;
 Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
 Injury or Sickness resulting from any declared or undeclared war; Injury or Sickness while in the armed forces of any country.
 When an Insured enters such armed forces, we will refund the unearned pro rata premium to the Insured;
 Injury or Sickness covered by any workers' compensation or occupational disease law;
 Treatment provided in a governmental Hospital unless the Insured is legally obligated to pay such charges;
 Infections except pyogenic or bacterial infections caused wholly by a covered Injury or Sickness;
 Hernia, unless it results from a covered Injury;
 The Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician;
 Claims occurring while parachuting or hang-gliding; or Injury sustained while traveling in or on any two or three-wheeled motor vehicle operated by a person who does not hold a valid operator's license;
 Pre-existing Conditions as defined by the policy.