

Every Team Needs A Good Defense!

LITIGATION RISKS

In today's litigating society, liability protection is essential for any organization and its members.

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 Orangewood Blvd.

Orlando, Florida 32821

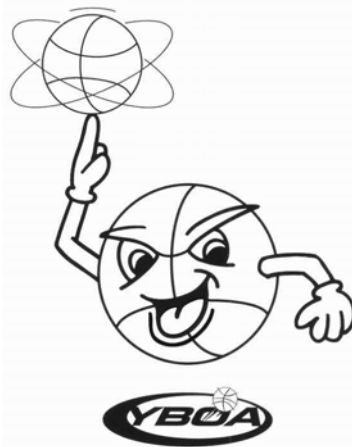
407-363-9262 * 407-363-0599 (Fax)

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

Your membership in the YBOA League & Recreation Program includes \$250,000 Excess medical coverage and \$3,000,000 aggregate liability coverage. This covers your league for a period of six months from the date payment is received or the start date of your league (whichever is later) through August 31, 2010.

Your team or Association must be a member of YBOA in order to qualify for this program. If you are not a current member, or if you would like additional information about YBOA, please contact our Membership Benefits Department at (407) 363-9262, ext. 208 or at dparks@yboa.org.

YBOA Offers Excellent Coverage and Benefits For Only \$6.00 per Player



League & Recreational Program



2009 - 2010

YES! Please enroll me in the YBOA League & Recreational Program. I understand that our benefits, including insurance, will be in effect from the start date of our league, or from the date payment is received, (whichever is later) for a **maximum 6-month period**.

Name of Association: YBOA Association ID#:
Name of Team/League: Date Activities Begin:
Contact Name: Date Activities End: (Max. 6-month period)
Address: Home Phone:
Work Phone:
City/State/Zip Code: Fax #:
Number of Players: Age Division:
Email Address: _____

Player Membership @ \$6.00/Player = \$ _____ Check Method of Payment: Cashier's Check Money Order
Site Certificates @ \$25.00/Site = \$ _____ Visa/MasterCard American Express Discover
TOTAL DUE = \$ _____ Card #:

* \$2 admin fee will be applied when paying by credit card.

Complete and Mail or Fax to: YOUTH BASKETBALL OF AMERICA
10325 Orangewood Blvd., Orlando, FL 32821 Phone: (407)363-9262, Ext. 208 Fax (407) 363-0599
www.yboa.org Email: yboahq@yboa.org

Who is Covered?

Youth Basketball of America provides the following insurance coverage's for its registered member individuals, teams and leagues. Individuals covered: YBOA staff, registered players, registered coaches and administrators, referees and volunteers of its members while participating in covered basketball activities. **Coverage does not extend to Travel Teams and is not valid at YBOA Sanctioned Tournaments.**

Liability Insurance Program

Per Occurrence Limit:	\$1,000,000
Aggregate Limit:	\$3,000,000
Excess Liability:	\$1,000,000
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 individual and league members provides a \$1,000,000 limit of liability per each occurrence, with a policy aggregate limit of \$3,000,000, plus an excess liability policy of \$1,000,000. 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. Note: The liability policy provides coverage only for sanctioned activities of YBOA.

No liability coverage is provided to parents, coaches 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 Plan

Accident Medical & Dental Expense Limit:	\$250,000 per injury
Accident Deductible:	\$50 per claim
Accidental Death and Dismemberment Benefit:	\$10,000
Full Excess Coverage Benefit Period:	52 weeks

The YBOA accident insurance plan includes the Covered Persons during sanctioned and supervised activities of YBOA, such as tournaments, games and practices. In addition, group travel to and from a sanctioned activity is covered, provided the covered individuals are traveling with the basketball team, and are under the direct and immediate supervision of the team. Coverage applies outside the United States if travel has been approved by YBOA. Coverage applies within the United States without the issuance of travel approvals or permissions.

Accident Medical Insurance

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 \$50 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.