



INSURANCE AGENT CHECKLIST

(Not For Use With Endorsed DYB / Sadler Insurance Plan)

DYB TOURNAMENT TEAM Insurance Requirements Checklist

Verification of Minimum Insurance Standards For

Sanctioned DYB TOURNAMENT TEAMS

When Either Accident or General Liability Insurance Are Not Purchased Through the DYB Endorsed Insurance Plan

All teams participating in officially sanctioned and other approved DYB tournament play must provide evidence of Accident and General Liability insurance that meets certain minimum standards as outlined in current edition of the DYB Official Rules and Regulations.

TO BE COMPLETED BY INSURANCE AGENT

As a pre-condition of participation in DYB sanctioned tournament play, the Tournament Teams listed below is requesting analysis of the Accident and General Liability policies that are provided through your insurance agency to verify compliance with minimum insurance standards per DYB Rules & Regulations.

| |
|---|
| Name of Tournament Team: |
| League To Which Tournament Team Belongs: |
| Name of Insurance Agency: |
| Name of Insurance Agent Completing This Form: |
| Phone Number of Insurance Agent: () |
| Date This Form Completed: |
| Signature of Insurance Agent Verifying Coverage: |

Minimum Standards

Please Check Appropriate Box

| <u>Accident Insurance</u> | <u>Meets Standards</u> | <u>Does Not Meet Standards</u> |
|---|--------------------------|--------------------------------|
| * Named Insured – The Insured organization is listed under the name of the individual Tournament Team or the name of the League to represented by the team. | <input type="checkbox"/> | <input type="checkbox"/> |
| * Effective And Expiration Dates must encompass the length of the entire tournament. | <input type="checkbox"/> | <input type="checkbox"/> |
| * Medical Limit – Must be at least \$50,000 | <input type="checkbox"/> | <input type="checkbox"/> |
| <u>General Liability</u> | <u>Meets Standards</u> | <u>Does Not Meet Standards</u> |
| * Named Insured – The Insured organization is listed under the name of the individual Tournament Team or the name of the League represented by the Tournament team. | <input type="checkbox"/> | <input type="checkbox"/> |
| * Effective And Expiration Dates must encompass the length of the entire tournament. | <input type="checkbox"/> | <input type="checkbox"/> |
| * Each Occurrence Limit – The Each Occurrence Limit must be at least \$1,000,000. | <input type="checkbox"/> | <input type="checkbox"/> |
| * Athletic Participants Exclusion – The policy does <u>not</u> have an Athletic Participants (or similar) exclusion. | <input type="checkbox"/> | <input type="checkbox"/> |
| * Claims Made Coverage – The policy does <u>not</u> provide claims made coverage. | <input type="checkbox"/> | <input type="checkbox"/> |
| * Additional Insured - DYB, Inc. is listed as an “Additional Insured.” | <input type="checkbox"/> | <input type="checkbox"/> |



IMPORTANT NOTICE TO LEAGUES ABOUT INSURANCE REQUIREMENTS IN DYB RULEBOOK

DYB Tournament Rules, II Financial Responsibility - Page 76-77, (D) Tournament Host And Team Insurance For Sanctioned Tournaments requires that all teams participating in sanctioned and other approved DYB tournament play must provide evidence of Accident and General Liability insurance that meets certain minimum standards as follows:

- (1) **Excess Accident** – The Tournament Host and each tournament team must be covered by an Excess Accident policy under their respective organizations’ name with a medical limit of at least \$50,000. For teams, it is not acceptable for each parent to provide individual evidence of health insurance for his or her child. For the tournament host, coverage must be provided for all umpires, scorekeepers, employees and volunteers; and
- (2) **General Liability** – The Tournament Host and each tournament team must be covered by a General Liability policy under their respective organizations’ names with an “each occurrence” limit of at least \$1,000,000 combined single limits for “bodily injury” and “property damage”. Such policy may not provide “claims made” coverage and may not have exclusion for lawsuits arising out of injuries to athletic participants. If the tournament host or team does not purchase its General Liability insurance through the approved DYB, Inc. insurance program (see rule book advertisement), it is required that the General Liability policy name DYB, Inc. as and “additional insured”.

DYB recommends that leagues purchase their Accident and General Liability insurance from the endorsed DYB program through Sadler Sports Insurance. The endorsed DYB program automatically meets all minimum insurance requirements and as a result does not need to be closely scrutinized by the tournament credentials committee.

However, if both Accident and General Liability are not purchased through the endorsed DYB program:

- 1) The league should request that their insurance agent complete the checklist on the reverse side of this page to verify compliance with the minimum standards. If 100% of standards are not met, the tournament credentials committee will not accept the insurance for entry into the DYB sanctioned or approved tournament.
- 2) This completed and signed checklist should be presented to the tournament credentials committee with evidence of Accident and General Liability insurance to expedite their review.

A handwritten signature in black ink that reads 'William Wade'.

William Wade, Commissioner