

# Neobaseball, Ltd.

## 2026 Proposed Youth Sports Coverage

### **ACCEPTANCE WAIVERS (p. 1-2 only)**

Revised 1/18/26

#### **Proposed General Liability Coverage**

**\* Participant Accident Coverage must accompany Commercial General Liability**

\$3,000,000 Aggregate Limit  
\$2,000,000 Products & Completed Operations Limit  
\$1,000,000 Occurrence Limit  
\$1,000,000 Activity Aggregate Limit  
**\$1,000,000 \*Abuse/Molestation Occurrence Limit**  
**\$1,000,000 \*Abuse/Molestation Aggregate Limit**  
\$1,000,000 Personal and Advertising Injury Limit  
\$1,000,000 Participant Legal Liability Limit  
\$100,000 Fire Legal Liability  
\$5,000 Spectator Medical Limit (Excludes Participants)

The Local Association/Community is choosing to purchase Neobaseball group coverage for their participants/teams Liability Coverage and Accident Coverage for the current year. Required items/acknowledgments/etc. are addressed below:

**[redacted] (initial) A waiver/release must be signed by all participants that releases claim against both your local area/organization, and Neobaseball, Ltd. and/or any other league/parent organization (and kept on file by your area for min. of 1yr). This waiver should be incorporated into your player registration that is authorized by parents/guardians.**

**[redacted] (initial)** Abuse/Molestation benefits apply only when endorsed unto the policy. This coverage requires total compliance with the Safekids Program Guidelines and National Criminal Background checks on all coaches and volunteers who have direct contact with participants. An authorized Association/Community Representative must complete/sign the Safekids document (see full Safekids Programs policy at the end of this document).

Participant Liability is an important feature of this liability policy. The policy provides coverage for lawsuits brought against the organization by players or participants who may have been injured. Other insurance carriers may exclude this important coverage. The proposed program provides complete Participant Liability coverage, subject to the terms of the policy.

**[redacted] (initial) Participant Accident Medical & Dental Expense Benefit Maximum \$25,000**

Accidental Death & Dismemberment Principal Sum \$10,000  
Full Excess Policy - 52 Week Benefit Period

**[redacted] (initial)** If your community hosts any tournaments with teams from outside of the Neobaseball league, they must provide proof of insurance (COI) listing "Neobaseball, Ltd." and your local area as Certificate Holder & Additionally Insured.

**[redacted] (initial)** Local Associations/Communities are responsible to insure their board/area (directors' liability, sports equip., dishonesty bond, etc.) – this is not included in the proposed Liability/Medical policy.

Participants/teams not included in the census and/or not paid for by the Association/Community are not covered under the league policy.

Yearly renewal date is March 7<sup>th</sup> (policy expires yearly on March 6<sup>th</sup>).

**The \$500 deductible(s) for a claim will need to be paid by the local association/area or the parent/guardian, if the local association's policy specifies (deductible payments will NOT be covered by Neobaseball, Ltd.).**

Total premium for each area shall be paid in full by the date/time specified by Neobaseball (**no later than March 7<sup>th</sup>**). Coverage will be effective in accordance with the Certificate of Insurance (Accord Document) provided by the insurance provider which specifies your

local Association/Community as Certificate Holder and Additionally Insured. The COI and actual policy from the insurance provider shall take precedence if there are any coverage/limit discrepancies between them and this document.

The insurance described in this document provides limited benefits. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

The Local Association is responsible for their teams/coaches/participants/spectators to adhere to current health department mandates. The local Association/Community (including but not limited to Board/Officers and/or its participants, parents/guardians, and spectators, etc.) agree to the items above and hereby waive Neobaseball, Ltd. from any future claim.

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**SafeKids Program for Neobaseball, Ltd.**

Revised 1/13/19

The following constitute the policies of Neobaseball, Ltd. with regards to awareness and prevention of abuse within our organization and/or league Associations. Participation in Neobaseball, Ltd. is acknowledgement that this policy has been adopted and incorporated into your program guidelines.

Neobaseball, Ltd. and its Association members, participants, volunteers, etc.:

- Are committed to provide a safe environment and to prevent child abuse and sexual misconduct.
- Will make every reasonable effort to ensure that every person involved in coaching/training a sport activity in our organization will abide by the SafeKids guidelines.
- Will make every reasonable effort to exclude any adult with a legally documented history of child abuse/molestation or any other conviction or record that would bring unnecessary risk to the health and safety of the participants of this organization.
- Will require a National criminal background check on every person applying for a position, including volunteer (see current Background Screening Policy).
- Will take appropriate action on all allegations of child abuse and/or sexual misconduct. All allegations will be reported immediately to the authorities for investigation and will cooperate fully with any such investigation.

The following represent the preventive measures of our organization with regards to abuse:

- Physical, mental, and verbal abuse of any of the participants, coaches, managers, employees, volunteers involved in our sponsored activities is not permitted.
- Inappropriate touching of any kind is forbidden.
- We agree to provide more than one adult working at or overseeing every activity. If a child needs special attention (one-on-one training or an individual meeting), it will be handled with the assistance or presence of another adult.
- Coaches/trainers should not socialize with the participants outside of the sponsored activities of the organization.
- Coaches/trainers should never ride alone with a child or participant in the car. In the event a child or participant is stranded at an activity at least one additional adult must stay until the child is picked up.
- Parents are encouraged to attend all sponsored activities with their child.

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**Authorized Rep Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Association Name:** \_\_\_\_\_

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**Authorized Assoc./Community Representative Signature**

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**Date**

**Neobaseball, Ltd.**  
**2026 Proposed Youth Sports Coverage**

**OPT OUT WAIVER (p.3 only)**

1/18/26

**PLEASE ONLY SIGN BELOW IF YOU ACQUIRED A LIABILITY AND SECONDARY MEDICAL INSURANCE POLICY ELSEWHERE**

The Local Association/Community has acquired their own participants/teams Liability Coverage and Accident Coverage for the current year (and waiving the option to participate in the Neobaseball group coverage). Participants/teams not included in the census and/or not paid for by the Association/Community are not covered under the league policy.

Any Association/Community that does not participate in the proposed group insurance must still include Neobaseball, Ltd. in the organization's waiver for each participant and the Association/Community must provide a Certificate of Insurance from their chosen provider that names Neobaseball, Ltd. as Certificate Holder and Additionally Insured. Policy must be a minimum of \$1,000,000 General Liability per occurrence limit, and \$1,000,000 Personal Injury for participants.

**A waiver/release must be signed by all participants that releases claim against your area as well as Neobaseball, Ltd. and any other league/affiliate organization (and kept on file by your area for min. of 1yr). This waiver should be incorporated into your player registration that is authorized by parents/guardians.**

If your community hosts any tournaments with teams from outside of the Neobaseball league, they must provide proof of insurance (COI) listing "Neobaseball, Ltd." and your local area as Certificate Holder & Additionally Insured.

The Local Association is responsible for their teams/coaches/participants/spectators to adhere to current health department mandates.

Local Associations/Communities are also responsible to insure their board/area (directors' liability, sports equip., dishonesty bond, etc.)

**The local Association/Community (including but not limited to Board/Officers and/or its participants/players, parents/guardians, and spectators, etc.) agree to the items above and hereby waive Neobaseball, Ltd. from any future claim.**

Authorized Rep Name: \_\_\_\_\_ Title: \_\_\_\_\_

Association Name: \_\_\_\_\_

\_\_\_\_\_  
Authorized Assoc./Community Representative Signature

\_\_\_\_\_  
Date