



# 2011-2012 BPA Insurance Plan for Registered Umpires

**National Headquarters**  
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**Policy Period: September 1, 2011 to September 1, 2012**

## General Liability Insurance and Accident Medical Plan Highlights

\$ 4,000,000 Liability Insurance  
\$ 10,000 Excess Accident Medical Expense  
\$ 50 per claim deductible  
\$ 5,000 Accidental Death and Dismemberment

### **\$10,000 Excess Accident Medical Expense Benefit**

If a BPA Registered Umpire sustains an accidental bodily injury during a covered BPA event or during travel directly to or from (within a reasonable timeframe) an BPA covered event which shall require treatment by a legally qualified medical physician, dentist or surgeon, confinement in a legally constituted hospital, employment of a licensed or graduated nurse, or x-ray examination, the company will pay covered expenses up to \$10,000 subject to a \$50 per claim deductible. Expenses payable under this policy are for the expenses actually incurred within 52 weeks after the date of the accident. Covered expenses shall be determined paid or payable under any other insurance or plan.

### **Exclusions**

This insurance does not apply to bodily injury caused by:

- Injury brought about by the use of intoxicating beverages and/or narcotics;
- Assault and battery;
- War, or any act of war;
- Pregnancy, childbirth, miscarriage or complications arising there from;
- Suicide, intentionally self-inflicted injury or voluntary self-destruction or any attempts thereat, while sane or insane;
- Hernia;
- Dental work unless the insured person sustains an injury which results to his or her natural teeth;
- Injury to any employee arising out of and in the course of his/her employment, if benefits therefore are in whole or in part either payable or required under any Workers' Compensation Law;
- Injury from pre-existing condition (provided it was known by the Insured Person);
- Property damage of "Insured Persons" personal articles such as glasses, contact lenses, or dentures;
- Illness, disease or any bacterial infection other than bacterial infection occurring as a consequence of an accidental cut or wound;
- With respect to Accidental Medical Expense coverage only, injury requiring confinement in a hospital owned or operated by the United States Government unless the confined individual is charged for such hospital's service;
- Injury arising out of operations not pertaining to the business of the BPA.

### **Disability Income**

Weekly benefits of \$50 per week up to a maximum of twenty-six (26) weeks. There is a 15-day waiting period.

If a covered individual suffers directly and independently of all other causes bodily injury affected solely through external accidental means which result in loss within fifty-two (52) weeks after the date of the accident, the Insurance Company will pay for such loss as outlined in the policy. If more than one such loss is sustained as a result of the accident payment is made only for the one loss sustained prior to such accident will be included in determining the amount payable.

### **\$4,000,000 Liability Insurance Protection**

As an BPA Official, this plan is designed to pay both defense costs and damages which an official is legally obligated to pay as the result of a covered claim arising out of his/her actions as an BPA Official.

### **This is a summary of coverage only. The policy governs all rights and benefits provided.**

This is only a very general reference to what coverage(s) the insurance policy or policies provides and is not intended to attempt to describe all of the various details pertaining to the insurance. Actual coverages are detailed in the policy of insurance and are always subject to all terms, provisions, conditions and exclusions as contained therein. You should not rely upon this generalized summary, but should consult the actual policy for a complete description and details regarding coverage."

For more information, contact:

### **Westpoint Insurance Group**

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