



PERFECT GAME INSURANCE 2025



American Specialty
INSURANCE

We are excited to introduce you to the Perfect Game Insurance Program. Through our partnership with American Specialty, Perfect Game delivers an exceptional insurance program at competitive rates with great coverage. Teams will have 24/7 access to policy documents, including Certificates of Insurance when you need them.

NOTE: This document provides a general overview of coverage and is not an extension of coverage. Detailed terms and conditions of coverage are outlined in each respective policy. Policies can be obtained through American Specialty Insurance & Risk Services, Inc.

YOUR QUESTIONS ANSWERED!

WHY DOES MY TEAM NEED INSURANCE? Most tournament organizers require teams to carry liability and excess accident medical insurance to participate in a sanctioned event, including Perfect Game. Additionally, there is an inherent risk to your baseball or softball team/league as well as a coach or volunteer of the team. The Perfect Game Insurance Program is designed to protect your baseball or softball team/league, coaches and volunteers from third-party lawsuits arising from your baseball or softball related activities.

WHO IS ELIGIBLE TO PURCHASE THIS INSURANCE?

Anyone. We want all teams to have the ability to purchase insurance.

DOES THE POLICY COVER MULTIPLE TEAMS OR ONLY ONE?

The Perfect Game Insurance Program allows for multiple teams to be covered under one policy as a league. During the purchase process, a league will have the opportunity to schedule individual teams using the team's age group to determine the premium. Each league will receive one policy. Likewise, individual teams will receive their own policy.

TERM OF INSURANCE - Coverage will begin on the date that you select as your policy effective date and will expire one year from the policy effective date.

HOW DO I CREATE A CERTIFICATE OF INSURANCE? Teams have 24/7 access to create a certificate or download their policy within minutes. [Click here](#) to visit the Perfect Game Insurance Program homepage and follow the prompts to request a Certificate. This will allow for teams to add additional insureds to the policy when needed.

DOES COVERAGE EXTEND TO NON-PERFECT GAME ACTIVITIES?

Yes, under the Perfect Game Insurance Program, **your coverage will follow you to any baseball or softball team activity/function**, including events that are sponsored by an organization other than Perfect Game.

GENERAL LIABILITY

DESCRIPTION OF COVERAGE - The general liability policy protects insured teams, coaches, volunteers, players and officials from third-party claims of bodily injury, property damage liability and personal and advertising injury claims while acting within the scope of their duties as such.

POLICY LIMITS:

• General Aggregate	\$5,000,000
• Per Occurrence	\$1,000,000
• Participant Legal Liability	Included
• Products/Completed Ops Aggregate	\$5,000,000
• Damage to Premises Rented To You	\$1,000,000
• Medical Payments Expense	\$5,000
• Personal/Advertising Injury	\$1,000,000
• Abuse/Molestation Per Occurrence/Aggregate	\$1,000,000*

* Abuse and Molestation coverage is subject to background check requirement.

Defense costs are in addition to the limit of liability. Per-occurrence policy limit applies regardless of the number of insureds, on the policy or number of persons or organizations who sustain injury.



GENERAL LIABILITY NOTABLE COVERAGES:

- Coverage for abuse and molestation claims, subject to background check requirement
- No exclusion for communicable diseases
- Coverage for liability claims from participants and spectators
- Policy aggregate applies per team or league

Covered Activities:

- Games
- Practices
- Tryouts
- Tournament Participation
- Fundraisers
- Official Team Functions

Notable Exclusions:

- Field Ownership
- Ongoing maintenance of playing fields
- Hosted tournaments
- Fireworks
- Sale of alcoholic beverages (liquor liability)
- Camps/clinics involving participants not on your team roster

ACCIDENT MEDICAL INSURANCE

Excess Accident Medical Limit: \$100,000
Deductible: \$100 per accident

DESCRIPTION OF COVERAGE - This policy responds when injuries resulting from an accident occur during a Covered Activity. This is an accident medical policy, not a sickness or medical illness policy. For example, it may cover medical expenses, excess over any other valid and collectible insurance, caused by a broken hand. An accidental injury must occur for coverage to apply.

Medical expenses arising from an accidental injury incurred within 52 weeks following the accident will be considered. Coverage is excess over any valid and collectible insurance, but if other coverage is not in force, this coverage becomes primary.

INSURED PERSONS - All team players, coaches and members of the team for which the team has paid the appropriate premium.

COVERED ACTIVITIES - Participating in any baseball/softball game, practice or tryout that is authorized and supervised by the team.

ACCIDENTAL DEATH & DISMEMBERMENT - \$10,000
Accidental Death & Dismemberment Benefit applies if an insured person suffers a fatal injury or dismemberment of sight or limbs during a covered activity. The loss must be a direct result of a covered accident and occur within 52 weeks after the injury.

ACCIDENTAL DEATH & DISMEMBERMENT

• Accidental Death	\$10,000
• Loss of Both Hands or Both Feet	\$10,000
• Loss of Entire Sight of Both Eyes	\$10,000
• Loss of One Hand and One Foot	\$10,000
• Loss of One Hand or One Leg	\$5,000
• Loss of Entire Sight One Eye	\$5,000
• Loss of Thumb and Index Finger (same hand)	\$2,500

Loss of a hand or foot means complete severance at or above the wrist/ankle.

Loss of sight means the total, permanent loss of sight of the eye(s).

A maximum of \$10,000 will be paid under this benefit if an insured person suffers more than one loss.

ANNUAL INSURANCE COSTS

Cost per team is outlined below (cost includes general liability and accident medical coverage):

8 & Under	\$131
9 to 10 & 11 to 12	\$135
13 to 14	\$172
15 to 16	\$183
17 to 18	\$203



SINGLE EVENT INSURANCE

U.S. TEAM POLICY - Teams that are domiciled in the United States have the option to purchase a single event policy that will provide coverage for the entirety of their event. A single event is less than 7 days.

INTERNATIONAL TEAM POLICY - Teams domiciled outside the United States can purchase a single event policy for their team's baseball/softball related activities within the United States for the entirety of the event. A single event is less than 7 days.

POLICY LIMITS: GENERAL LIABILITY

• General Aggregate	\$5,000,000
• Per Occurrence	\$1,000,000
• Participant Legal Liability	Included
• Products/Completed Ops Aggregate	\$5,000,000
• Damage to Premises Rented To You	\$1,000,000
• Medical Payments Expense	excluded
• Personal/Advertising Injury	\$1,000,000
• Abuse/Molestation	\$1,000,000

POLICY LIMITS: ACCIDENT MEDICAL

• Medical Expense Limit	\$25,000
• AD&D	\$10,000

US TEAMS

12 & Under	\$31
13 to 18	\$43

INTERNATIONAL TEAMS

12 & Under	\$105
13 to 14	\$142
15 to 16	\$153
17 to 18	\$173

HOW TEAMS CAN PURCHASE

Purchase through the Perfect Game insurance program website at:

www.americanspecialty.com/perfectgame/

Purchase through the Perfect Game Event Checklist with options for:

- Annual policy
- Single event policy

Purchase by contacting American Specialty directly at:

perfectgame@americanspecialty.com
260.755.7284