



Exhibit 15-
Insurance Final
2016

HERSHEY LITTLE LEAGUE POLICY & PROCEDURES

Insurance

Last Rev. Date: 01/10/2016

Revision #0.0

Origination Date: 01/10/2016

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- **Purpose**

To establish a standard operating policy for insurance that **Hershey Little League (HLL)** shall obtain and maintain on an annual basis.

- **Scope**

The Hershey Little League shall purchase insurance to protect the liability arising out of operations, damage to property of others, damage to property of Hershey Little League Property, Directors and officer’s coverage, crime, and participant medical. All insurance shall be purchased by an insurance carrier with an am best rating of “A” or better. Limits of insurance shall be purchased in accordance with the following

- **General Liability** - coverage shall be purchased to protect the HLL from claims arising out of activities of the program. The insurance shall protect the stakeholders including players, coaches, managers, volunteers, and directors. General Liability insurance shall be obtained to provide liability and property damage of others coverage with limits of no less than \$1,000,000 per occurrence and \$3,000,000 aggregate. This policy shall not exclude abuse and molestation.
- **Property Coverage** – HLL shall purchase insurance to cover little league owned property including but not limited to baseball equipment, uniforms, field prep equipment, tractors, concession trailers, and mounds. This coverage shall be provided on a special form and tractors shall be written on an inland marine form. Limits of protection shall be determined through a schedule of equipment and shall be subject to no more than a \$500 deductible per occurrence.
- **Directors and Officer Coverage** - shall provide coverage for HLL volunteers, and board of directors as a result of a wrongful act. A Wrongful act is defined as any error, misstatement, misleading statement, act, omission, neglect or breach of duty by any league volunteer. This policy shall have a limit of no less than \$1,000,000 per occurrence and the self-insured retention shall not exceed \$1,000.
- **Crime Coverage** – Coverage shall be purchased protects the league against monetary loss caused by dishonesty, disappearance of money, securities or other property, and destruction of money or securities. The limits of this insurance shall be \$50,000
- **Participant Medical** - coverage shall provide excess medical protection for all children who registered to play baseball for HLL in association with Little League International, Inc. (LLI), as well as adults who serve as managers, coaches, umpires, official scorekeepers, Player Agents and Safety Officers must be covered adequately by accident insurance. The Little League International Player Accident Policy is an excess coverage, accident only plan, to be used as a supplement to other insurance carried under a family policy or insurance provided by an employer. The limits of accident coverage for medical benefit shall be \$100,000 for any one injury to any one Insured.
- **Insurance for others** - Contractors, subcontractors, umpires, vendors, and instructors contracted by HLL to perform work or a service shall have proper liability insurance protection with limits no less than \$1,000,000 per occurrence with \$2,000,000 per aggregate. The insurance shall list Hershey Little League as a certificate holder and an additional insured. HLL must be notified in writing with thirty (30) days’ notice of cancellation of coverage.

- **Responsibilities**

HLL has the responsibility to obtain and maintain insurance coverage, including excess coverage for all HLL related events and operational activities. The insurance coverage must comply with the necessary insurance requirements of the Derry Township School District and Derry Township, as required, for field and facility use needs.



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- **Forms Used**

NA

- **Procedure**

HLL shall obtain and renew an Insurance Policy, annually. HLL will conduct an annual review in October of its insurance policy and operations to ensure insurance policy coverages meet the demands of operations to minimize and limit risk liability.

HLL shall provide Certificates of Insurance to DTSD and Derry Township as required for field and facility use requests.

HLL shall provide Certificates of Insurance to other third parties, upon request and as necessary for HLL Team tournaments and events.

- **References**

Little League International®

Hershey Little League

- **Related Procedures**

NA

- **Records**

HLL Certificate(s) of Insurance



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- **Approval and Revision History**

1 WRITTEN BY:

Indicate the person(s) who was primarily responsible for developing this document

_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Title		_____ Title	

2 APPROVED BY:

This document should be reviewed upon completion of the initial draft by competent HLL Board Executive Members.

HLL MANAGEMENT:

HLL Board Representatives:

_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Title		_____ Title	

Management signature signifies that the plan has been approved by the Hershey Little League Board of Directors and Management. Signature means that management has accepted responsibility for content and will ensure necessary resources are available to allow staff to comply with the plan.

Revision History

Revision No.	Description of Change	Page #	Date
1	Original issue		01/10/16