

**RECOMMENDED AND APPROVED  
FOR CHARTERED LOCAL LITTLE LEAGUES**



**2010 DESCRIPTION OF INSURANCE COVERAGE FOR:**

- ACCIDENT INSURANCE
- GENERAL LIABILITY INSURANCE
- ASSOCIATION (DIRECTORS & OFFICERS) LIABILITY INSURANCE
- CRIME INSURANCE

WHILE PARTICIPATING IN LITTLE LEAGUE® BASEBALL,  
INCORPORATED SPONSORED OR APPROVED ACTIVITIES

**ACCIDENT INSURANCE**  
**(Master Policy is on file at Headquarters)**

**ELIGIBLE PERSONS**

**Class I (Players, coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires):**

- a) **During the pre-season tryout period:** all players, coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires who are Participating under the supervision of Chartered Little League Officials of any League which elects coverage under the policy.
- b) **At the commencement of regular season play and continuing through Tournament play:** only those players, coaches and team managers while acting as members of their Chartered Little League team and official scorekeepers, safety officers, player agents and Volunteer umpires whose names are officially registered with Little League Baseball, Incorporated and with Chartered Little League Officials of a League which elects coverage under the policy.

**Class II (Volunteers)**

All Volunteers of a Chartered Little League which elects coverage under the policy.

**Class III (Participants in special events)**

- a) **During the pre-season tryout period:** all players, coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires who are Participating under the supervision of Chartered Little League Officials of any League which elects coverage under the policy.
- b) **At the commencement of regular season play and continuing through Tournament play:** only those players, coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires whose names are officially registered with Little League Baseball, Incorporated and with Chartered Little League Officials of a League which elects coverage under the policy.
- c) All Volunteers of a Chartered Little League which elects coverage under the policy.

**Class IV (Players, coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires in Training and Development Programs):**

- a) **During the Little League Training and Development Program tryout period:** all players, coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires who are Participating under the supervision of Chartered Little League Officials of a League which elects coverage under the policy for its Training and Development Program.
- b) **During the Little League Training and Development Program:** only those players, coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires whose names are officially registered with Little League Baseball, Incorporated and Chartered Little League officials of a League which elects coverage under the policy for its Training and Development Program.

**CRIME INSURANCE**  
**Underwritten by Lexington Insurance Company**

**DESCRIPTION**

Protects leagues against a monetary loss caused by dishonesty, disappearance of money, securities or other property, and destruction of money and securities.

**COVERAGE FOR**

- Theft or forgery by an identifiable officer or volunteer. Destruction, disappearance or computer theft of money or securities.
- Loss within or from premises, banking premises, night depository chute or safe
- Loss outside premises, while being conveyed or while temporarily within a home
- Burglary or theft of property

**LOSS PREVENTION**

1. Maintain a limited number of key sets
2. Remove keys from equipment
3. Keep a minimum of cash at Little League sites at anytime
4. Check bank balance on a regular basis

**LOSS REDUCTION**

If a loss does occur:

1. Immediately report claim.
2. Protect exposed property.
3. Repair entry point.

**CLAIM REPORTING**

All losses must be submitted within 60 days of notice or knowledge of a loss.

**LIMITS - A maximum of \$35,000 per loss, with no aggregate limit on the total for the calendar year.**

**DEDUCTIBLE - \$250 for other property; \$1,000 for money and securities.**

-----

**SPECIAL NOTE:**

The Directors and Officers Liability Insurance and Crime Insurance which are available to you through Little League and the Lexington Insurance Company cover you for claims which occur and are notified to Lexington while a policy is in place. As such, it is important that all claims be notified to Lexington during the policy year for which you purchased insurance. Once the policy year has expired you will not be able to bring any claims under the expired policies. Should you elect not to renew coverage for a subsequent policy year, you will no longer be protected by either of these insurance programs.

**COVERAGE EFFECTIVE AND TERMINATION DATES**

**Policy Effective Date and Term**

The Policy takes effect on January 1, 2010, which is the Effective Date. All insurance periods will be computed from such date. All periods begin and end at 12:01 a.m., Standard Time, at the Policyholder's (Little League Baseball, Incorporated) address.

The Policy continues in force for a term of 12 consecutive months after the Effective Date. The Policyholder may renew it for successive 12 month periods by paying the renewal premium based on the premium rates then in effect.

No insurance takes effect before the Effective Date. No insurance takes effect or continues in force after the date as of which the Policy is non-renewed.

**Effective Date of Individual Insurance**

**Class I – IV:** The insurance for an Eligible Person takes effect on the earlier of the following dates:

1. At 12:01 a.m. Standard Time, at the address of the Chartered Little league on the date the League's enrollment form and premium are received and accepted at the Policyholder's (Little League Baseball, Incorporated) address provided the person is an Eligible Person on that date; or
2. If later, on the date the person becomes an Eligible Person.

No insurance takes effect for an Eligible Person in any class unless the Policy is in effect.

**Individual Terminations**

The insurance of an Insured will cease on the earliest of the following dates:

- 1) The end of the period for which premium has been paid;
- 2) The date the Insured is no longer an Eligible Person; or
- 3) The date the Policy is no longer in effect.

**COVERAGE**

**WHO IS COVERED AND WHEN**

The coverage is in force with respect to an Insured only during the periods of time described below, provided that the Policy is in effect.

**Class I**

1. With respect to players and Volunteer officials (coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires), while participating as a team member or a Volunteer official during a scheduled practice or game against another League team under the supervision of League Officials and in compliance with Little League Regulations.

2. With respect to players and Volunteer officials (coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires), while Participating as a member of a Tournament team in a League Tournament or as a Volunteer official in a League Tournament under the supervision of League Officials and in compliance with Little League Regulations.
3. With respect to players, Volunteer umpires, safety officers, team managers, coaches and League Officials, while Participating in a clinic sponsored or approved by Little League Baseball Incorporated.
4. With respect to players and Volunteer officials (coaches, team managers, official scorekeepers, safety officers, player agents and Volunteer umpires), while Participating in world series Tournament play beyond the district level when at least one night's lodging is required.

#### **Class II**

1. While performing the duties of a Volunteer worker at a practice, game between League teams or an adjacent area under the supervision of League Officials and in compliance with Little League Regulations. This does not include performing duties during activities sponsored and authorized by the League which are other than the normal assigned duties of a Volunteer worker.
2. While Participating as a Volunteer worker in a League Tournament in which the League is represented by a team and which is in compliance with Little League Regulations.
3. While Participating as a Volunteer worker in world series Tournament play beyond the district level when at least one night's lodging is required.

#### **Class III**

While Participating in officially scheduled activities by the League. With respect to an Insured who is not a Volunteer worker, an "officially scheduled activity" is an activity sponsored and authorized by the League which is other than the scheduled play or practice of baseball or softball. With respect to a Volunteer worker, an "officially scheduled activity" is an activity other than the Volunteer's normal assigned duties and the scheduled play or practice of baseball or softball.

#### **Class IV**

While Participating as a team member or a Volunteer official during a scheduled League Training and Development Program activity under the supervision of League Officials and in compliance with Little League Regulations.

#### **EXCESS COVERAGE**

The Company will reduce the amount payable under the Accident Medical Expense Benefit and the Deferred Dental and Medical Treatment Benefit provisions to the extent expenses are covered under any Other Plan.

The Company will pay benefits under the Sickness Medical Expense Benefit on a primary basis up to the first \$1,000 incurred, per Sickness. With respect to any expenses incurred by the Insured in excess of the first \$1,000, the Company will reduce the amount payable under the Sickness Medical Expense to the extent expenses are covered under any Other Plan. (Please Note: The Sickness Medical

## ASSOCIATION (DIRECTORS & OFFICERS) LIABILITY INSURANCE

### **Underwritten by Lexington Insurance Company**

**IMPORTANT NOTE:** This protection does not provide the bodily injury and property damage liability coverage available in a General Liability policy.

#### **DESCRIPTION**

A special form of liability protection for local Little League management protects officers, directors, managers/coaches, umpires, scorekeepers, player agents, committee personnel and other volunteers for their errors and omissions in the performance of their official duties.

#### **COVERAGE**

- Discrimination (age, race or sex)
- Acts beyond granted authority
- Wrongful dismissal, rejection or suspension of league personnel or players
- Failure to deliver services
- Libel, slander or defamation of character
- Failure to provide adequate insurance coverage for the league, players or personnel

#### **LOSS REDUCTION**

1. Insureds must provide timely notification of ANY incident which may lead to a claim under the association policy
2. If any written communication is received from a third party regarding a claim for potential claim, it should be IMMEDIATELY forwarded to Little League Headquarters.

**LIMITS OF LIABILITY - A maximum of \$1,000,000 coverage per loss, with a \$1,000,000 aggregate limit per policy for each calendar year.**

**DEDUCTIBLE - NONE**

#### **LEGAL EXPENSE**

Covers not only damages, judgements and settlement costs arising from legal liability suits, but also the cost of defense (all of which are subject to policy limits).

## WHAT IT DOES NOT INSURE

Policy exclusions include: injury or death to employees; accidents arising out of owned vehicles; damages to property owned, rented or leased by or in charge of insured; assault committed by or at the direction of the named insured; the nuclear energy liability hazard (as defined by the individual certificate of insurance forms). Policy also excludes activities from: mechanical/carnival ride, devices of any type, animal rides, inflatable rides or amusement devices, playground equipment, fireworks, and trampolines unless the activity is approved by Little League Baseball, Inc. of Williamsport, PA.

## AMOUNTS OF PROTECTION

\$1,000,000.00 Combined Single Limit Bodily Injury and Property Damage per occurrence, subject to an Annual Aggregate of \$2,000,000 where applicable. This coverage is subject to a \$250 per claim property damage deductible.

*IMPORTANT:* Cost of investigation of claims, defense of suits and other legal expenses paid by Lexington in addition to the above.

## TERM

Coverage cannot be bound, and will not be effected, unless and until both the full payment of premium for the Term and the enrollment form are received by Little League Headquarters. See enrollment form for rates. If both the premium and enrollment form are received by Little League Headquarters on or before January 1, 2010, the effective date of coverage will be January 1, 2010. If the premium and/or enrollment form are received after this date, coverage will be effective on the date that both the premium and enrollment form have been received by Little League Headquarters.

Once effective, coverage provides protection for occurrences and accidents before, during or after regular playing season, but in no case is coverage provided for occurrences and accidents prior to the coverage effective date. No return premium is payable in the event the policy is terminated prior to January 1, 2011, the date the policy expires.

## SPECIAL FEATURES

The comprehensive scope, simplicity and compactness of this protection were instrumental in its selection by Little League Headquarters. Some of its special features are as follows:

- A) Complete coverage for your league at a single premium
- B) Coverage for injuries arising out of assault if not committed or directed by the Insured.
- C) Coverage for liability arising out of food, beverages, or other merchandise sold by the Insured or by its sponsors.
- D) Coverage for liability arising out of work performed for Insured by independent contractors.

## ADDITIONAL INTERESTS

Outside interests such as individuals, cities, churches or corporations which may incur liability through the loaning, donating, or rental of that part of the premises used by the league, may be included as an insured under the policy with the same amount of protection as described in "AMOUNTS OF PROTECTION."

Expense Benefit is only applicable to Class I and II insureds while Participating in world series Tournament play beyond the district level when at least one night's lodging is required, as indicated under the Coverage section, Class I, item 4 and Class II, item 3.)

The Company will determine the amount of benefits provided by Other Plans without reference to any coordination of benefits, non-duplication of benefits, or other similar provisions. The amount from Other Plans includes any amount to which the Insured is entitled, whether or not a claim is made for the benefits. The Policy is secondary coverage to all other policies.

## SICKNESS MEDICAL EXPENSE BENEFIT

(Please Note: The Sickness Medical Expense Benefit is only applicable to Class 1 and II insureds while Participating in world series Tournament play beyond the district level when at least one night's lodging is required, as indicated under the Coverage section, Class I, item 4 and Class II, item 3.)

If a covered Sickness requires Necessary Treatment in the form of medical services or supplies provided by a Physician, nurse, therapist or other medical professional, the Company will pay the Reasonable Expenses incurred. Such Reasonable Expenses must be incurred within 52 weeks after the date of the first treatment for the Sickness. Benefits payable under this provision shall not exceed in total the Policy's maximum Sickness Medical Expense benefit of \$100,000 for any one Sickness to any one Insured. Benefits are payable subject to the Excess Coverage and the Exclusions provisions of the Policy.

## ACCIDENT MEDICAL EXPENSE BENEFIT

If a covered Injury requires Necessary Treatment in the form of medical services or supplies provided by a Physician, nurse, therapist or other medical professional within 30 days after the date of the accident, the Company will pay the Reasonable Expenses incurred, subject to a \$50.00 Deductible. Such Reasonable Expenses must be incurred within 52 weeks after the date of the Injury. Benefits payable under this provision shall not exceed in total the Policy's maximum Accident Medical Expense benefit of \$100,000 for any one Injury to any one Insured. Benefits are payable subject to the Excess Coverage and the Exclusions provisions of the Policy.

## DEFERRED MEDICAL TREATMENT BENEFIT

- 1) If the Insured incurs an Injury that requires: a) inserting a pin to transfix a bone for traction or fixation, or applying a plate to a fracture to maintain the ends in apposition; or b) scar revision; and
- 2) Necessary Treatment requires that removal of the pin or plate or the scar revisions must be postponed more than 52 weeks after the date of the Injury; then the Company will pay the Reasonable Expense incurred for removal of the pin or plate or the scar revision, subject to the Policy's maximum Accident Medical Expense benefit of \$100,000 for any one Injury to any one Insured. However, in no event will any benefits be paid under this provision for any expenses incurred more than 104 weeks after the date the Injury was sustained.

## DEFERRED DENTAL TREATMENT BENEFIT

If the Insured incurs Injury to sound, natural teeth and Necessary Treatment requires that dental treatment for that Injury must be postponed to a date more than 52 weeks

after the date of the Injury due to, including but not limited to, the physiological changes occurring to an Insured who is a growing child, the Company will pay the lesser of: 1. A maximum of \$1,500, subject to the policy's maximum Accident Medical Expense benefit of \$100,000 for any one Injury to any one Insured; or 2. The Reasonable Expenses incurred for the deferred dental treatment.

**Limitations for Deferred Dental Treatment:** Reasonable Expenses incurred for deferred dental treatment are only covered if they are incurred on or before the Insured's 23<sup>rd</sup> birthday.

Reasonable Expenses incurred for deferred root canal therapy are only covered if they are incurred within 104 weeks after the date the Injury is sustained.

**Physician Certification For Deferred Medical Treatment And Deferred Dental Treatment**

No payment will be made for any deferred treatment unless a Physician submits a written certification that the treatment must be postponed for the reasons stated in the paragraphs above. Such certification must be submitted to Little League Headquarters within 52 weeks after the accident. Benefits are payable subject to the Excess Coverage and the Exclusions provisions of the Policy.

**ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT**

When a covered Injury results in any of the losses to the Insured stated below within 180 days after the date of the accident, the related percentage of the \$10,000 principal sum will be paid for that loss.

<b>Loss</b>	<b>Percentage of Principal Sum</b>
Life .....	100%
Both Hands, Feet or Sight of Both Eyes .....	100%
One Hand, Foot or Sight of One Eye .....	50%

Loss of hand or foot means the actual and complete severance through or above the wrist or ankle. Loss of sight means irrecoverable loss of sight. These losses will be considered total and irrecoverable if such loss cannot be restored or corrected by medical or surgical treatment.

If more than one of the above losses result from the same accident, no more than \$10,000 will be paid for all the losses. This benefit will be paid in addition to any other benefits provided under the Policy.

**EXCLUSIONS**

**The Policy does not provide benefits for:**

1. Treatment by any member of the Insured's Immediate Family.
2. Treatment that does not constitute Necessary Treatment.
3. Hearing aids, eye glasses, contact lenses and surgery to correct vision or prescriptions or examinations thereof unless as part of Necessary Treatment required as the result of a covered Injury or Sickness.
4. Damage to existing dentures (including, partial dentures, braces, fixed or removable bridges and any other artificial restoration), artificial limbs and orthopedic devices.

**GENERAL LIABILITY INSURANCE**

**Underwritten by Lexington Insurance Company\***

**COVERAGE THAT MEETS LITTLE LEAGUE NEEDS**

This program of liability insurance was developed by the Lexington Insurance Company. The company has expert claims handling capability in all 50 states, District of Columbia and U.S. Territories.

This liability coverage has been selected and approved by the Board of Directors of Little League Baseball, Incorporated. We consider this form of protection essential in the operations of Little League Headquarters and strongly urge that your league officials consider the program for the protection of the assets of your league and the personal protection, safety and resources of the officials and all other league personnel thereof.

**WHO IS INSURED?**

The local Little League, including its sponsors, executive officers, directors, managers, coaches, umpires and volunteer workers, and governing organizations while acting in a supervisory capacity over the league's baseball/softball activities.

**WHAT IT INSURES**

Subject to policy limits and the terms and conditions of coverage, this program of liability insurance covers payment of all sums which the insured shall become legally obligated to pay as damages because of:

- Bodily injury or death of any person(s), and
- Injury to or destruction of property caused by accident, arising out of all operations necessary or incidental to the administration of the local league, the conduct of ball games, including regular league games and practice games between any regular league members, farm teams, or otherwise, the ownership, maintenance or use of ball parks, bleachers, other playing areas or any other premises.

Investigation of claims and the defense of covered suits (even when groundless) against the insured, including all legal expenses and other costs incurred incident to such claims or suits.

\*Lexington Insurance Company is the largest U.S. based surplus lines insurer operating as such in all states except Delaware. Insurance in Delaware will be provided by another member company of Chartis Insurance Company. U.S. risks placed with Lexington must be placed in accordance with state and federal law, including applicable surplus lines laws. Surplus lines carriers do not generally participate in State Guaranty Funds and thus insureds are not protected by such funds. The product descriptions contained herein are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.

**“Volunteer”** means a person in category 1, 2 or 3 below:

1. A person who operates under the guidance of a Chartered Little League to perform services for the League while not being compensated for the performance of such services. A person in this category may be reimbursed for expenses he incurs in traveling, buying equipment or supplies or purchasing other professional or trade services on behalf of the League.
2. An umpire, scorekeeper or concessionaire who operates under the guidance of a Chartered Little League to perform services for the League while being compensated for the performance of such services.
3. A person who occasionally mows the lawn for a Chartered Little League in return for which he does not charge a fee or receive a salary or hourly compensation. A person in this category may receive a small recompense from the League as a token of its appreciation for the services provided.

The brochure text uses “the Company” to refer to National Union. **“The Company”** means National Union Fire Insurance Company of Pittsburgh, Pa., a member of Chartis Insurance Company.

This section of the brochure describes the benefits available under the plan of Accident Insurance. This is a brief description of the coverage. The Policy contains limitations, exclusions and termination provisions. If there is a conflict between this document and the Policy, the Policy will govern in all cases. This is not a contract of insurance. Coverage is governed by a Policy of Blanket Accident Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a member of Chartis Insurance Company.

Each insured League will be given a supply of claim forms which must be used to report a claim under the Policy. Written proof of loss must be given within 90 days after the date the Injury is sustained. To file a claim go to [www.littleleague.org](http://www.littleleague.org) or call 570-327-1674.

**\*PLEASE NOTE** this policy is not intended nor does it replace the need for workers compensation insurance. Some leagues pay individuals such as umpires and you need to check with your state agencies to make sure you are in compliance with all necessary laws and requirements.

5. Drugs and medicines not legally obtainable except by written prescription by a Physician and not required for the Necessary Treatment of a covered Injury or Sickness.
6. Charges in excess of the Reasonable Expense.
7. Cosmetic surgery except when the surgery is necessitated by a covered Injury or Sickness.
8. Experimental or Investigational treatment.
9. Routine physical or other examination when there are no objective indications of impairment of normal health.
10. Treatment of: weak, strained, flat, unstable or unbalanced feet; corns, calluses or toenails.
11. Counseling or psychiatric treatment, or educational or vocational testing or training.
12. Conditions resulting from overuse or repetitive motion.

**Nor does the Policy cover loss caused by, contributed to or resulting from:**

13. With respect to the Accident Medical Expense Benefit and Accidental Death and Dismemberment Benefits, illness or disease; except pyogenic infections caused by an accidental cut or wound.
14. Suicide or attempted suicide or intentionally self-inflicted Injury, while sane or insane.
15. Declared or undeclared war or any act of either.
16. Injury or Sickness covered by any Other Plan, except as stated in the Excess Coverage provision.
17. Injury or Sickness which is compensable under any Workers’ Compensation or occupational disease act or law.

**Nor does the Policy cover loss caused by, contributed to or resulting from Injury sustained while:**

18. Riding in any aircraft, unless as a passenger in any scheduled or chartered aircraft licensed for the transportation of passengers for hire.
19. Getting on or off, operating or riding a two or three or four wheeled recreational motor vehicle or snowmobile unless such vehicle is being routinely used to accomplish League related functions.
20. Participating in an illegal occupation, committing or attempting to commit a felony.

**Nor does the Policy cover loss caused by or resulting from Injury sustained while the Insured is:**

21. Legally intoxicated or under the influence of alcohol as defined in the jurisdiction in which the accident occurs.
22. Voluntarily using any drug, narcotic or controlled substance unless as prescribed by a physician.

## DEFINITIONS

Below are the definitions of the key words that are used in this brochure. These words are capitalized wherever they appear in this brochure.

**“Chartered Little League”** or **“League”** means a local Little League organization that has an active charter with Little League Baseball Incorporated.

**“Deductible”** means the Reasonable Expenses the Insured must incur, per Injury or Sickness, before the Company pays any benefits under the Accident Medical Expense Benefit or the Sickness Medical Expense Benefit provision, respectively.

**“Eligible Person”** means a person, as described in Eligible Persons section of this brochure, who is eligible to be an Insured.

**“Experimental or Investigational”** means treatment, a device or prescription medication which is recommended by a Physician, but is not considered by the medical community as a whole to be safe and effective for the condition for which the treatment, device or prescription medication is being used, including any treatment, procedure, facility, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice; and any of those items requiring federal or other governmental agency approval not received at the time services are rendered. The Company will make the final determination as to what is Experimental or Investigational.

**“Hospital”** means a facility that:

1. Is primarily engaged in providing by, or under the supervision of doctors of medicine or osteopathy, Inpatient services for the diagnosis, treatment, and care, or rehabilitation of persons who are sick, injured or disabled.
2. Is not primarily engaged in providing skilled nursing care and related services for persons who require medical or nursing care.
3. Provides 24-hour nursing services.
4. Is licensed or approved as meeting the standards for licensing by the state in which it is located or by the applicable local licensing authority.

**“Immediate Family”** means the spouse, parents, siblings, or children of the Insured, or persons who ordinarily reside in the Insured’s household.

**“Injury”** means bodily Injury caused by an accident which results in loss, directly and independently of all other causes. The Injury must begin while the Insured is covered under the Policy. All Injuries sustained in one accident, including all related conditions and recurring symptoms of the Injuries, will be considered one Injury.

**“Inpatient”** means confinement within a Hospital for at least one full day (18 to 24 hours) when charges are made for room and board services.

**“Insured”** means an Eligible Person who is covered under the Policy. An Eligible Person is covered under the Policy during the periods of time described in the Coverage Provision, subject to the Effective Date of Individual Insurance and the Individual Terminations provisions.

**“League Official”** means an elected or appointed official of the Little League, including but not limited to, the president, vice president, secretary, treasurer and division vice presidents.

**“Little League Regulations”** means the regulations established by Little League Baseball Incorporated that govern the activities of each Chartered Little League.

**“Necessary Treatment”** means medical and dental service, treatment or supplies which are:

1. Recommended by the attending Physician;
2. Consistent with generally accepted medical practice for the Injury or Sickness, as determined by the Company;
3. Generally considered by Physicians in the United States of America to be appropriate for the Injury or Sickness; and
4. Accepted as safe, effective and reliable by a medical specialty or board recognized by the American Board of Medical Specialties.

A medical or dental treatment will not be deemed Necessary Treatment if the Company determines that any service, supply or treatment used or provided in connection with the Injury or Sickness is Experimental or Investigational in nature.

The fact that a Physician may prescribe, order, recommend or approve a service or supply does not, of itself, mean that the service or supply constitutes Necessary Treatment.

If services do not meet the criteria above or are not consistent with professionally recognized standards of care with respect to quality, frequency or duration, such services will not be deemed Necessary Treatment.

**“Other Plan”** means group, blanket, or franchise; group Hospital, medical service, pre-payment, labor-management trustee, union welfare, employer organization, or employee benefit organization plans, governmental programs or insurance provided by any statute; automobile insurance medical payments benefit or automobile reparations insurance (no fault).

**“Outpatient”** means medical care received when not confined within a Hospital and for which there is no charge for room and board services.

**“Participating”** means attending the specific activity and traveling by direct route without delay to or from the activity and the Insureds residence.

**“Physician”** means a currently licensed practitioner of the healing arts acting within the scope of his or her license. It does not include the Insured or a member of his/her Immediate Family.

**“Reasonable Expense”** means the reasonable and customary fee or charge for the services rendered and the supplies furnished in the area where rendered or furnished; provided such services and supplies are recommended and approved by a Physician.

**“Sickness”** means illness or disease starting, and for which treatment is first received by the Insured, while the Insured’s coverage under the Policy is in force. All related conditions and recurring symptoms of a Sickness will be considered one Sickness.

**“Tournament”** means only those Tournaments approved by Little League Baseball, Incorporated.