



WHAT PARENTS SHOULD KNOW ABOUT LITTLE LEAGUE® INSURANCE

The Little League Insurance Program is structured to provide financial protection to all participants at the most economical cost to the local league. The Little League Player Accident Policy constitutes an excess coverage, accident-only plan, intended to supplement existing insurance coverage held under a family policy or provided by an employer. In the absence of primary coverage, Little League insurance will furnish benefits for eligible charges, up to the Usual and Customary allowances prevailing in your area. A deductible of \$50 is applicable to all claims, up to the maximum stated benefits. This policy enables the provision of exceptional, affordable protection, offering assurance to parents that adequate coverage is in effect for all chartered and insured Little League approved programs and events.

Should a child sustain a covered injury while participating in a scheduled Little League Baseball or Softball game or practice, the insurance claim process is as follows:

1. The Little League Baseball and Softball accident notification form must be completed by parents (if the claimant is under 19 years of age) and a league official and submitted directly to Little League Headquarters within 20 days following the accident. A photocopy of the form should be retained by the parent/claimant. Initial medical/dental treatment must be rendered within 30 days of the Little League accident.
2. Itemized bills, including a description of service, date of service, procedure and diagnosis codes for medical services/supplies, and/or other documentation pertinent to a claim for benefits, are required to be furnished within 90 days subsequent to the accident. Under no circumstances shall such proof be submitted later than 12 months from the date the initial medical expense was incurred.
3. When other insurance is present, parents or the claimant must forward copies of the Explanation of Benefits or Notice/Letter of Denial for each charge directly to Little League International, even if the charges do not exceed the deductible of the primary insurance program.

4. The Policy provides benefits for eligible medical expenses incurred within 52 weeks of the accident, subject to the Excess Coverage and Exclusion provisions of the plan.
5. Limited deferred medical/dental benefits may be available for necessary treatment required after the 52-week time limit under the following conditions:

(a) Deferred medical benefits apply when necessary treatment necessitates the removal of a pin/plate, applied to transfix a bone in the year of injury, or scar tissue removal, after the 52-week time limit is required. The Company shall remit the Reasonable Expense incurred, subject to the Policy's maximum limit of \$100,000 for any one injury to any one Insured. However, in no event will any benefit be disbursed under this provision for any expenses incurred more than 24 months from the date the injury was sustained.

(b) If the Insured sustains an Injury to sound, natural teeth and Necessary Treatment mandates that treatment for that Injury be postponed to a date exceeding 52 weeks after the injury due to, but not limited to, the physiological changes of a growing child, the Company shall remit the lesser of: 1. A maximum of \$1,500 or 2. Reasonable Expenses incurred for the deferred dental treatment.

Reasonable Expenses incurred for deferred dental treatment are covered only if they are incurred on or before the Insured's 23rd birthday. Reasonable Expenses incurred for deferred root canal therapy are covered only if they are incurred within 104 weeks after the date the Injury occurs.

No payment shall be made for deferred treatment unless the Physician submits written certification, within 52 weeks after the accident, stipulating that the treatment must be postponed for the aforementioned reasons.

Benefits are payable subject to the Excess Coverage and the Exclusions provisions of the Policy.

This summary is intended to provide a clearer understanding of the operation of the Little League insurance program.