



Los Gatos Little League

ACCIDENT REPORTING PROCEDURE

What to report:

An incident that causes any player, manager, coach, umpire, or volunteer to receive medical treatment and/or first aid must be reported to the LGLL Safety Officer. This includes even passive treatments such as the evaluation and diagnosis of the extent of the injury.

When to report:

All such incidents described above must be reported to the LGLL Safety Officer within 24 hours of the incident. His information is as follows:

LGLL Safety Officer: Brent Ventura
Phone: 354-6725
E-mail: bnventuralaw@gmail.com

How to file a report:

Reporting incidents can come in a variety of forms, whether it is written, verbal, email, etc. At a minimum, the following information must be provided:

- The name and phone number of the individual involved.
- The date, time, and location of the incident.
- As detailed a description of the incident as possible.
- The preliminary estimation of the extent of any injuries.
- The name and phone number of the person reporting or witnessing the incident.

LGLL Safety Officer's Responsibilities:

Within 48 hours of receiving notification of any injury incident reported to him. The LGLL Safety Officer will contact the injured party or the party's parents and;

- verify the information received;

- obtain any other information deemed necessary;
- check on the status of the injured party; and
- in the event that the injured party required other medical treatment (i.e. Emergency Room visit, doctor's visit, etc.) will advise the parent or guardian of the Los Gatos Little League's insurance coverage and the provision for submitting any claims.

If the extent of the injuries are more than minor in nature, the LGLL Safety Officer shall periodically call the injured party to:

- Check on the status of any injuries, and
- Check if any other assistance is necessary in areas such as submission of insurance forms, etc, until such time as the incident is considered "closed" (i.e. no further claims are expected and/or the individual is participating in the League again).

INSURANCE POLICIES

Los Gatos Little League has a National League Insurance Policy and a Los Gatos Supplemental Insurance Policy in place. Both of these policies are excess policies (i.e. in addition to a participants existing Medical and Homeowners policy). You must consult with your Insurance Agent regarding the specifics of your Homeowners and Medical Policies and request copies of National Little Leagues and Los Gatos Little Leagues Supplemental Insurance Policies for more specific coverage and exclusion detail.

In the case of an incident requiring Medical Coverage, the participants existing Medical Policy provides medical related coverage. If the participant's medical costs exceed the participants Medical Policy, the National League's Policy and then the Saratoga Supplemental Policy would provide coverage in that order. Please consult with your Insurance Agent regarding the specifics of your Medical Policy.

In the case of Liability related litigation, (i.e. a Volunteer being sued as a direct result of their Volunteer duties), the Volunteers Homeowners Policy would take priority coverage (if the Homeowners Policy specifically covered volunteer activity). If the legal defense costs exceeded their Homeowners Policy, the National League's Policy and then the Los Gatos Supplemental Insurance Policy would provide additional coverage. Please consult with your Insurance Agent regarding the specifics of your Homeowners Policy regarding Volunteer Activity.

All of this is predicated on the fact that the Volunteer or Player that was hurt or sued operated within the guidelines set by the National Little League and Los Gatos Little League. See section on Insurance Exclusions for examples.

Little League Accidental Insurance Policy

Little League accident insurance covers only those activities approved or sanctioned by Little League Baseball, Incorporated.

Los Gatos Little League (Majors), Minor League and Tee Ball participants shall not participate as a Little League (Majors), Minor League and Tee Ball team in games with other teams of other programs or in tournaments except those authorized by Little League Baseball, Incorporated.

Los Gatos Little League (Majors), Minor League and Tee Ball participants may participate in other programs during the Little League (Majors), Minor League and Tee Ball regular season and tournament provided such participation does not disrupt the Little League (Majors), Minor League and Tee Ball season or tournament team.

Unless expressly authorized by the Board of Directors of LGLL, games played for any purpose other than to establish a League champion or as part of the International Tournament are prohibited (See IX - Special Games, pg 15 in the Rule Book for further clarification).

Explanation of Coverage:

The *CNA Little League's insurance policy* (see in Appendix) is designed to afford protection to all participants at the most economical cost to LGLL. It can be used to supplement other insurance carried under a family policy or insurance provided by a parent's employer. If there is no other coverage, CNA Little League insurance - which is purchased by the LGLL, not the parent - takes over and provides benefits, after a *\$50 deductible* per claim, for all covered injury treatment costs up to the maximum stated benefits.

This plan makes it possible to offer exceptional, low-cost protection with assurance to parents that adequate coverage is in force at all times during the season.

Filing a Claim:

When filing a claim, (see claim forms in appendix) all medical costs should be fully itemized. If no other insurance is in effect, a letter from the parent's/guardian's or claimant's employer explaining the lack of Group or Employer insurance must accompany a claim form.

On *dental claims*, it will be necessary to fill out a Major Medical Form, as well as a Dental Form; then submit them to the insurance company of the claimant, or parent(s)/guardian(s), if claimant is a minor "Accident damage to whole, sound, normal teeth as a direct result of an accident" must be stated on the form and bills. Forward a copy of the insurance company's response to Little League

Headquarters. Include the claimant's name, League ID, and year of the injury on the form.

Claims must be filed with the LGLL Safety Officer. He/she forwards them to Little League Baseball, Incorporated, PO Box 3485, Williamsport, PA, 17701. Claim officers can be contacted at (717) 327-1674 and fax (717) 326-1074. *Contact the LGLL Safety Officer for more information.*

Insurance Policy Exclusions

First, it should again be noted that both of these Little League insurance policies are excess policies (i.e. in addition to a participants existing policy). It should also be noted that these are examples of exclusions only and in no way represent all of the exclusions that that may be in effect.

There are specific exclusions that eliminate coverage should any person involved with Los Gatos Little League violate the policies set down by National Little League. For example, any unauthorized games or practices would be a violation, and thus any injuries as a result, would be excluded from the insurance coverage. A Game or Practice that occurred outside of the Start/End dates mandated by Little League would be considered unauthorized.

Also, parents who do not complete the background check and are involved with the children, violate the Little League National Policy, and thus any lawsuit resulting from the situation regarding the background check would be excluded from defense in the lawsuit.