

It is suggested this memo should be reproduced on your league's letterhead over the signature of your president or safety officer and distributed to the parents of all participants at 2002 registration time.

**WARNING:** Protective equipment cannot prevent all injuries a player might receive while participating in Baseball/Softball

### **What Parents Should Know About Little League Insurance.**

The CNA Little League Insurance program is designed to afford protection to all participants at the most economical cost to the local league. It can be used to supplement other insurance carried under a family policy or insurance provided by parent's employer. If there is no other coverage, CNA Little League insurance – which is purchased by the league, not the parent – takes over and provides benefits, after a \$50 deductible per claim, for all covered injury treatment costs, except for the Travel Sickness Benefit, 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.

If your child sustains a covered injury while taking part in Little League Baseball or Softball, here is how the insurance works:

1. File claim initially under insurance carried by the family: Blue Cross, Blue Shield or any other insurance protection available.
2. Should your family insurance plan not fully cover the injury treatment, the Little League CNA Insurance policy will help pay the difference, after a \$50 deductible per claim, except for the Travel Sickness Benefit, up to the maximum stated benefit. This includes any deductibles or exclusions in your own insurance.
3. If your child is not covered by any family insurance, the Little League Insurance Policy becomes primary and will provide benefits for all covered injury treatment costs within Usual & Customary guidelines of CNA, after a \$50 deductible per claim, except for the Travel Sickness Benefit, up to the maximum benefit of the policy.
4. Treatment of dental injuries can extend beyond the normal 52-week period if dental work must be delayed due to physiological changes of a growing child. Benefits will be paid at the time treatment is given, even though it may be some years later. Maximum dollar benefits are \$1,500 for eligible dental treatment after the normal 52-week period subject to the \$50 per claim deductible.
5. Deferred Dental Treatment for Claims or Injuries Occurring in 2002: If the insured incurs injury to sound, natural teeth and necessary 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, we will pay the lesser of the maximum benefit of \$1,500.00 or the reasonable expense incurred for the 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.

We hope this brief summary has been helpful in a better understanding of an important aspect of the operation of the Little League endorsed insurance program.