



BABE RUTH SOFTBALL: SERIOUS FUN

- ❖ Babe Ruth League offers fast pitch softball designed for girls ages 4-18. Official age divisions are 12U, 16U, and 18U. A player's age as of December 31, 2006 determines the league age of the player for the upcoming 2007 season. Leagues may also opt to organize 10U within the 12U division, and 14U teams within the 16U division, but are not required to do so.
- ❖ Our parent organization, Babe Ruth League, Inc., was established in 1951, and Babe Ruth Softball was introduced in 1984. Babe Ruth League, Inc. is a non-profit, educational organization. We also offer Cal Ripken Baseball, A Division of Babe Ruth League, Inc., for players 4-12 years of age, and the Babe Ruth Baseball 13-15 and 16-18 divisions, as well as the Bambino Buddy Ball division, which offers modified play for the physically and mentally challenged. There is a place for all youth in Babe Ruth League.
- ❖ Leagues operate with simplicity, democracy, and much autonomy within the framework of Babe Ruth rules and regulations. Babe Ruth Headquarters places no undue restrictions on the local league.
- ❖ Leagues are chartered within defined and registered geographical boundaries. Boundaries are established to ensure community play and eliminate competition of an undesirable nature.
- ❖ Any requests for national rule changes are initiated by the leagues. Each league is surveyed for input prior to any rule change. Rules are changed when there is overwhelming support from the leagues.
- ❖ Babe Ruth League, Inc. does not prohibit dual participation. Dual participation is determined by each individual league. Provided the league president advises Babe Ruth Headquarters, registered Babe Ruth Softball teams that enroll in the Babe Ruth Softball insurance plans and abide by Babe Ruth rules are covered while dual-participating.
- ❖ Primary emphasis is on **participation** for players at all levels of athletic ability, and making sure the participants have *FUN*.
- ❖ Babe Ruth Softball also offers three National Invitational Tournaments for the 10U, 14U and 18U age levels.
- ❖ Babe Ruth Softball offers an exciting post-season tournament trail through the district, state, and regional levels. In the 12U and 16U divisions, the tournament trail is capped by the prestigious Babe Ruth Softball World Series. *Teams earning the privilege of participating in the World Series will incur no travel or housing expense. Babe Ruth Softball will provide the transportation and housing for the World Series teams.*

- ❖ At the World Series, teams are housed by host families. Host family housing provides a valuable cultural and social exchange to complement the athletic benefits of tournament play.
- ❖ Teams are not charged a participation fee for official Babe Ruth Softball tournament trail tourneys.
- ❖ Local leagues have the opportunity to host District, State, and Regional Tournaments, and even a World Series. Hosting a tournament provides a great fundraising opportunity for the league, but more importantly, it unites a community toward a common and worthy goal.
- ❖ Babe Ruth offers a “Fall Ball” program with no additional charter or insurance fees. Fall programs begin after the regular season and are considered an extension of that year’s season.
- ❖ Babe Ruth Softball is administered by Commissioners who are dedicated specifically to softball at the District, State, Regional, and National levels.
- ❖ Service Representatives at Headquarters assist leagues with insurance, charters, promotional materials, and any special requests.
- ❖ Toll-free numbers and email are available for league officials to reach all Babe Ruth League Headquarters staff members, including the National Softball Commissioner.
- ❖ Charter member benefits include free rulebooks, scorebooks, and educational material to help administer your league such as the President’s Handbook, President’s and Secretary’s Portfolio of Supplies, and much more.
- ❖ Babe Ruth League publishes a quarterly newspaper, the BULLPEN, with news from around the system, tips on improving your leagues, contests, photographs, and much more. Subscriptions to the BULLPEN are provided at no charge to league officers and coaching staff. In addition, Babe Ruth League President/CEO Steven Tellefsen sends timely messages to all interested parties via email.
- ❖ Web hosting and administrative tools are available to member leagues through the Babe Ruth Network at a very reasonable cost. Go to www.baberuthnetwork.com for more information.
- ❖ National fundraising programs are available to leagues who want to take advantage of those outstanding opportunities.
- ❖ Babe Ruth League offers premiere liability and accident insurance plans, as well as Directors & Officers liability insurance, at extremely attractive rates. See the accompanying handout for details of the Babe Ruth Softball insurance program.

For additional information, contact:

Babe Ruth League, Inc.

P.O. Box 5000

Trenton, NJ 08638

800-880-3142 or 609-695-1434

Fax: 609-695-2505

E-mail: info@baberuthleague.org

THE MANY OUTSTANDING ADVANTAGES OF BABE RUTH SOFTBALL INSURANCE PLANS

ACCIDENT INSURANCE

The group accident insurance plan, administered by K&K Insurance Group and placed with an A rated carrier, requires that all the teams in the league must take the coverage. The plan has these outstanding features:

- Provides primary coverage
- Coverage provided for **all** league personnel, managers, coaches, umpires, Board Members, etc. (See brochure for full listing)
- Coverage is effective the day after the premium is mailed to Babe Ruth League, Inc.
- Can be “bound to be effective” without premium for a short period by calling Babe Ruth Headquarters
- Allows you to play teams other than Babe Ruth teams
- Coverage for participating in non-Babe Ruth tournaments provided if it is sanctioned by Babe Ruth League, Inc.
- Provides coverage for fall programs at no additional cost
- Provides \$100,000 coverage for players while traveling directly to and from Babe Ruth league activities, practices and games as a team or group under the supervision of a coach or designated representative of the league.
- Provides coverage for injuries up to one full year from the date of the injury
- Provides dental coverage to natural teeth
- After a deductible of \$100, reimburses all covered expenses up to \$250,000
- Provides up to \$10,000 for accidental death or dismemberment
- Policy period is February 1, 2007 to February 1, 2008 (provided coverage is obtained by February 1st)

Note: Accident insurance is mandatory for all chartered/franchised leagues. See Rule 0.01, paragraph 6 and Note.

LIABILITY INSURANCE

The league liability insurance plan, administered by K&K Insurance Group and placed with an A rated carrier, requires that all the teams in the league must take the coverage. The plan has the following outstanding features:

- Provides a choice of either a \$1 Million or \$2 Million plan
- Coverage is effective the day after the premium is mailed to Babe Ruth Headquarters
- Has no deductible
- Provides participant legal liability
- Participant vs. participant claims are not excluded
- Provides legal protection for all league personnel while they are acting within the scope of their duties
- Written on an “occurrence” form as opposed to a “claims made” form
- Limits of coverage chosen (\$1 or \$2 Million) are provided for **each** incident (has no general aggregate)
- Covers hosting of Babe Ruth tournaments
- Provides \$1 Million of hired and non-owned automobile insurance coverage (in excess of personal automobile insurance)
- Covers additional insureds at no additional cost
- Policy period is February 1, 2007 to February 1, 2008 (provided coverage is obtained by February 1st)

Note: Liability insurance is mandatory for all chartered/franchised leagues. See Rule 0.01, paragraph 6 and Note.

DIRECTORS & OFFICERS INSURANCE

The directors and officers insurance plan, administered by K&K Insurance Group and placed with an A rated carrier, is available only to those leagues which have purchased both the accident and liability insurance plans. The D&O policy has these outstanding features:

D&O (continued)

- Coverage is provided for Boards of Directors rather than individual chartered leagues.
- Coverage is provided for “Wrongful Acts” or “Errors and Omissions” that result in lawsuits as a result of (some examples):
 - Discrimination (age, race, sex, handicap)
 - Wrongful dismissal, rejection or suspension of League personnel or players
 - Acts beyond authority granted in bylaws
 - Failure to enforce rules or bylaws
 - Violation of State and Federal Laws (Anti-Trust, IRS, EEOC)
 - Suppression of First Amendment Rights (speech, expression)
 - Failure to properly manage league financial affairs
- \$1,000,000 aggregate
- Deductible of only \$500 per claim

Note: D&O insurance is optional coverage. It is available only to those leagues which have purchased the Babe Ruth group accident and commercial general liability insurance plans.

The coverage offered through Babe Ruth League, Inc. for the chartered Softball leagues is superior in that it is all-inclusive and allows for more freedom of activities while covering **everyone** involved with the league, not just the teams. Above all, the cost is extremely reasonable. When all the other people covered under the plan are taken into consideration, the price per person lessens even more. If you decide to purchase the \$2 Million Liability Plan over the \$1 Million Plan, the increase in cost averages around \$1.33 per player – it’s well worth the investment!

2007 BABE RUTH SOFTBALL INSURANCE RATES

DIVISION AND AGE GROUP	COST PER TEAM		* COST PER PLAYER		* COST PER PLAYER
	Accident	\$1 Million Liability Plan	Accident	Liability	Acc. & Liab. Combined Total
12U - Major	\$ 44	\$52	\$2.93	\$3.47	\$6.40
12U - Minor	\$ 35	\$23	\$2.33	\$1.53	\$3.86
16U & 14U	\$104	\$59	\$6.93	\$3.93	\$10.86
18U	\$131	\$59	\$7.28	\$3.28	\$10.56

* Note: Insurance cost is not based on number of players. This breakdown is provided to show the value and is for information purposes only.

For specific questions concerning the insurance plans offered through Babe Ruth League, Inc. to their chartered member teams, please contact Cheryl Pettibone at K&K INSURANCE GROUP. She can be reached toll free at: 1-800-736-7358.

For more information about how to obtain the insurance plans, please call your League Service Representative at Babe Ruth Headquarters.