

# **Top Gun Sports Insurance**

**2014**

**Frequently  
Asked  
Questions**



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# **GENERAL INFORMATION**

**Is any Insurance provided when my team registers with Top Gun Sports?**

**No. Registered teams are eligible to enroll in the Top Gun Sports insurance program.**

**If my entire league registers with Top Gun Sports, are any insurance benefits provided?**

**Yes. The people who run the league (officers, board members) are covered with general liability insurance, while acting in that capacity. The coverage limit is \$1,000,000 per occurrence, \$2,000,000 Aggregate limit. Coverage does not extend to players, coaches, volunteers, etc., unless the entire league purchases team insurance.**

**What is the policy limit on the Top Gun Sports general liability policies?**

**\$1,000,000 per occurrence, \$2,000,000 aggregate limit.**

**Do the Top Gun Sports general liability policies cover lawsuits from athletic participants?**

**Yes. This is crucial coverage which is often excluded on other general liability policies.**

**Are waiver forms required in the Top Gun Sports general liability program?**

**Yes. We strongly urge all participants to sign the waiver. Waivers are included in the Top Gun Sports roster forms. You must keep the signed waiver on file in case of a Lawsuit.**

**Are the Top Gun Sports general liability policies written on an occurrence or on the claims made form?**

**An occurrence form. The occurrence form is preferred as coverage is not as broad on the claims made form.**

**A “person with a disability” request to participate in a Top Gun Sports event. What procedure should you follow?**

**You should request a waiver/assumption of risk form from Wilson Sports Insurance Services. This form must be signed prior to participation in the activity in question.**

**Do the Top Gun Sports general liability policies automatically include liquor liability coverage?**

**No. Liquor liability is excluded.**

**Can I purchase liquor liability for an upcoming event?**

**Yes. Liquor liability is available on a per event basis. Rates vary from state to state. Call Wilson Sports Insurance Services 817-441-6487 for a quote. THIS COVERAGE IS AVAILABLE ONLY TO TOP GUN SPORTS DIRECTORS.**

# **TEAM/LEAGUE INSURANCE**

## **Why should my team/league purchase accident medical insurance?**

**Many American are not covered by health insurance. The Top Gun accident medical insurance becomes primary in the event the injured party has no medical insurance. Medical cost are extremely high, and failure to purchase insurance could be financially disastrous. If primary medical coverage is in place, a Claim can still be filed under the Top Gun policy as an Excess Policy.**

## **Why should my team/league purchase liability insurance?**

**Players, coaches, managers, and even team sponsors and volunteers are at a risk of being sued from sports related activities. There is no such thing as an “accident” in today’s lawsuit-happy society. Our general liability policies will provide protection in the event you are sued by a spectator or a participant.**

## **Who is covered by team insurance?**

**Coverage is provided for players, coaches, managers, team sponsors, scorekeepers, and other team volunteers.**

## **When does my coverage become effective?**

**If mailed, the day Top Gun Sports receives and processes the application and check for the full premium. The address for Top Gun Sports is 835 Rubens Road Concord, NC 28027. If purchased online, immediately upon credit approval.**

**When does my coverage end?**

**Coverage will Expire on December 31<sup>st</sup> 2014 or July 31, 2014 depending on when the insurance was purchased and for what sport.**

**What is the policy limit on the accident medical insurance?**

**The accident medical limit is \$100,000 per injury. Please see provisions on policy for explanation of benefits.**

**We are a Top Gun Sports registered team. Does our registration provide us with any insurance protection?**

**No. Top Gun Sports registered teams must purchase team insurance in order to have any protection.**

**What is the maximum number of players covered by team insurance?**

**The team size is limited to the Top Gun Sports roster limit of 20 in softball and baseball.**

**What is the deductible on my accident medical policy?**

**The Top Gun Sports accident medical policy has the following deductible: \$250**

**Does my policy cover my team/league for non Top Gun Sports play?**

**Coverage is provided for Play and Practice of the Team that has registered with Top Gun Sports and has purchased Insurance. The Practice or Play must be a scheduled Team Practice or Game by the**

**Team Manager, but does not have to be a sanctioned Top Gun Sports event.**

**My team is purchasing team insurance. Do I have to send a roster listing all of my players?**

**Rosters are required at the time of purchase. Players may be Added and Dropped, Maximum 3 added Players per Team. In order for a Player to be covered the Player must be on the Active ONLINE Roster at the Time and Date of injury.**

**Our league is going to purchase medical and liability insurance for all of our teams. Do we need to send in the names of each team with the application?**

**Yes. We require the team names and Top Gun Sports registration number of all teams in our league.**

**Our entire league is going to purchase insurance with the league discount. Can each team send a check for the league payment to Top Gun Sports?**

**No. For the league discount to apply, the payment must be made with one check.**

**If our team/league buys liability insurance, can we name our field/facility owner(s) as an additional insured?**

**Yes. There is no Additional Cost for Additional Insured Certificates.**

**Our team has already purchased Top Gun Sports team insurance. We want to add a field/facility owner to our policy. What is the procedure?**

**A written request can be emailed to [Kristen@playtopgunsports.com](mailto:Kristen@playtopgunsports.com). Include your team name, certificate number, name and address of the additional insured.**

**The rest of my league is going to buy insurance next month. May we pay the league discounted rate for our team now?**

**No. You must pay the individual team rate.**

**Our league wants to purchase insurance on all of our teams, but we will not know the exact number of teams until after sign-ups and tryouts. How is this handled?**

**We will accept the league submission in two segments:**

- 1. Submit a league application and payment for at least 6 teams, along with a letter stating when tryouts or drafts will be completed.**
- 2. After the exact number of teams is determined, and a prior to the start of league play, submit the payment for the balance of the teams, along with a list of all insured teams names.**

**By following this procedure, we will insure all tryouts and practices for the entire league, once the original application, premium, and commitment letter are received.**



**Is our league “All-Star” team covered under our league insurance?**

**Yes. If your entire league purchases insurance, then any “all-star” team made up entirely of players from your league is automatically covered with no additional fee.**

**We are a Top Gun Sports registered team playing in a Top Gun Sports sanctioned tournament. Is there automatic insurance provided for our team while participating in this tournament?**

**No. Teams are not automatically insured while playing in a Top Gun Sports sanctioned tournament. Team or tournament insurance may be purchased to cover this exposure.**

**Our team/league is sponsoring a tournament. We are covered by the Top Gun Sports accident/liability insurance program. Does our liability insurance protect us for sponsorship of this tournament?**

**Yes. Liability coverage is provided for the team/league only.**

**Our baseball team is insured in a summer league. We join a fall league with the same team. Is our coverage still in effect?**

**Yes. That baseball team will be covered until the end of the policy period.**

## **How do we get claim forms?**

**You must first fill out an Injury Report. This can be done by the head coach of the team by logging into his account on the [www.playtopgunsports.com](http://www.playtopgunsports.com) website and going to his roster. Once this has been completed and submitted to the Top Gun Sports office, they will send you a claim form.**

## **I have medical insurance at work. Can I submit my entire claim to the Top Gun Sports Insurance carrier?**

**No. You must submit your medical claim to your primary medical insurer first. The Top Gun Sports coverage is secondary to any collectible medical insurance that you may have.**

## **Should I send in my claim form immediately or wait until all of my bills are received?**

**Always file your claim as quickly as possible after injury. Send in all bills as they are received with a copy of the original claim form.**

## **Our team purchased accident medical and liability insurance. I was injured in a game, but will continue to play with injury. Can I wait until after the season for treatment?**

**No. Treatment must begin within 30 days and be concluded within 52 weeks of the date of injury.**

## **Are my eyeglasses or contact lenses covered?**

**No. Personal property is not covered.**

**Is chiropractic care covered on the team insurance policy?**

**Yes. Subject to the policy limits.**

**Our team is having a bake sale as a fund raiser. Does our team liability insurance provide liability protection for this event?**

**Yes. Fund raisers are covered. However, certain activities such as skydiving, fireworks, concerts, etc. are not included.**

**Our team was involved in an automobile accident while traveling to a Top Gun Sports tournament. Does our team insurance cover this loss?**

**Accident medical coverage is provided directly to and from the Game. Travel coverage is excluded on the liability policy.**

**An industrial team purchases team insurance. One member of that industrial team also plays for a church team. Does the insurance policy on the industrial team cover that player while he is playing for the church team?**

**No. The industrial team purchased the insurance. Coverage is provided for the members of the industrial team while participating for that team only.**

**On April 1, our 12 year old team will purchase insurance. We have several players who will be 13 after**

**August 1, 2013. Do we purchase the 12-Under coverage or the 13-15 coverage?**

**12-under. Use the age of the oldest player at the time the insurance is purchased.**

## **Tournament Insurance**

**What automatic liability coverage is provided during a Top Gun Sports sanctioned tournament?**

**Coverage is provided for the tournament director(s) and the registered Top Gun Sports officials. Players, coaches, managers, team sponsors, tournament volunteers, and field/facility owners are not automatically covered.**

**When does tournament insurance become effective?**

**If mailed, the date requested on the application. Please mail application to 835 Rubens Road Concord, NC 28027. Tournament insurance can also be purchased on-line.**

**Several teams already have team insurance. Do we charge for these insured teams?**

**Yes. The tournament insurance program charges for each team involved in the tournament.**

**The field/facility owner where our tournament is being held is requiring that they be named as an additional insured. Will tournament insurance comply with this request?**

**Yes. Just list the field owner(s) on the application and you will receive the additional insured certificates with your tournament insurance certificates.**

**Are teams in an insured tournament covered for travel?**

**No. Travel insurance is not included in the tournament insurance package.**

**Is a copy of the tournament sanction report required to be sent in with the application?**

**No. A copy may be required in the event of a claim.**

## **Officials Insurance (For Top Gun Sports Activities)**

**When officiating a Top Gun Sports activity, what insurance is provided for me?**

**For Top Gun Sports registered officials only, the following coverages are provided:**

**Secondary accident medical insurance with a \$20,000 limit with a \$500 deductible.**

**General liability insurance with a \$1,000,000 per occurrence, \$2,000,000 aggregate limit.**

**Coverage is provided for Top Gun Sports registered officials only.**

**Am I covered while officiating a preseason or practice game?**

**Yes, but only for a sanctioned activity involving Top Gun Sports registered teams.**

**Most of my officiating is for Top Gun Sports, but sometimes I call an unsanctioned tournament. Does my insurance cover these unsanctioned tournaments?**

**No. Top Gun Sports officials insurance covers Top Gun Sports sanctioned activities only. (See next section---Officials Insurance for Non-Top Gun Sports activities.)**

**I have my own medical insurance and am injured while officiating. Do I have to file the claim with my insurance carrier?**

**Yes. The officials accident medical coverage is secondary to any other insurance in force.**

**I was injured officiating a Top Gun Sports event. What procedure should I follow?**

**First, turn your claim in to your primary insurer, if you have primary insurance. Second, call Wilsons Sports Insurance at (817) 441-6487 for a claim form. Claim forms will be sent out only to the injured official after verifying registration at national headquarters. Do not hold your claim form! File it immediately and forward all bill to the claim administrator upon receipt.**

**If I am sued for my actions during a Top Gun Sports activity, what should I do?**

**If you are sued or threatened to be sued in writing, immediately send the information to Wilsons Sports Insurance, 43 Crown Road Willow Park, TX 76087. Include your full name, address, daytime telephone number, and names and addresses of any witnesses.**

**Am I covered if injured in an automobile accident going to and from an officiating assignment?**

**No. Travel coverage is not included.**

**Are my eyeglasses or contact lenses covered?**

**No. Personal property is not covered.**

**Is chiropractic care covered for official injuries?**

**Yes. Subject to the policy limits.**

**I was injured while officiating a Top Gun Sports game. I want to wait until the end of the season for treatment. Is this covered?**

**No. Treatment must begin within 30 days of the date of injury, and be concluded within 52 weeks of the injury date.**

**I suffered a heat stroke while officiating a Top Gun Sports tournament. Does our officials medical insurance cover this?**

**No. Heat stroke, heart attack, dehydration, etc. are illnesses. The officials policy covers accident medical injuries only, not illness or disease.**