



*San Dimas Little League 2006*

## Insurance Information

(This program is included in your program fee)

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

What parents should know about Little League Insurance:

The AIG 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, AIG 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 up to the maximum stated benefit.

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, here is how the insurance works:

1. File claim initially under insurance carried by the family.
2. Should your family insurance plan not fully cover the injury treatment, the Little League AIG Insurance Policy will help pay the difference, after a \$50 deductible per claim, up to the maximum stated benefits. This includes any deductibles or exclusions in your own insurance.
3. If your child is not covered by any family insurance, the Little League AIG Insurance Policy becomes primary and will provide benefits for all covered injury treatment costs, after a \$50 deductible per claim, up to the maximum benefits 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. Maximum dollar benefit is the lesser of \$1,500 or the reasonable expense incurred for the deferred dental treatment, subject to the \$50 per claim deductible. Reasonable expenses for deferred treatment are only covered if they are incurred on or before the insured's 23<sup>rd</sup> birthday. Reasonable expenses incurred for deferred root canal are only covered if they are incurred within 104 weeks after the date the injury occurs.

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.