

# West Plains Little League



**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 a 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 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, 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, after a \$50 deductible per claim, 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 benefit is \$500 for eligible dental treatment after the normal 52-week period subject to the \$50 per claim deductible.

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