

## **INSURANCE REQUIREMENTS FOR TOURNAMENT TEAMS/HOSTS**

**DBB, Inc. Tournament Host and Team Insurance for Sanctioned Tournaments** requires that all teams participating in approved DBB tournament play must provide evidence of Accident and General Liability insurance that meets certain minimum standards as follows:

- (1) **Excess Accident – The Tournament Host and each tournament team must be covered by an Excess Accident policy** under their respective organizations' name with a medical limit of at least \$50,000. For teams, it is not acceptable for each parent to provide individual evidence of health insurance for his or her child. For the tournament host, coverage must be provided for all umpires, scorekeepers, employees and volunteers; and
- (2) **General Liability – The Tournament Host and each tournament team must be covered by a General Liability policy** under their respective organizations' names with an "each occurrence" limit of at least \$1,000,000 combined single limits for "bodily injury" and "property damage". Such policy may not provide "claims made" coverage and may not have exclusion for lawsuits arising out of injuries to athletic participants. If, the tournament host or team does not purchase its General Liability insurance through the approved DBB, Inc. insurance program (see rule book advertisement), it is required that the General Liability policy name DBB, Inc. as an "additional insured".