

# Brent Stahlnecker

Little League International  
Assistant Director of Risk Management,  
Insurance Operations

[bstahlnecker@LittleLeague.org](mailto:bstahlnecker@LittleLeague.org)

570-326-1921, Ext. 2258



## 3 Learning Objectives

1. Types of insurance coverage and how they apply to DAs/District Staff
2. Introduction of Cyber Liability Insurance
3. Local League coverage and Data Center

# District Administrators

- Little League International provides each US district with General Liability (GL) and Directors & Officers (DO) insurance coverage at **no cost** for normal operations of a district.
- If a DA chooses to *charter* district-wide programs, it will be necessary to purchase GL and Accident coverage per Little League regulations. District-chartered programs fall under the *same guidelines* as local leagues.
- DAs should also strongly consider buying the **Crime Insurance** (\$250 premium) to protect their district funds from theft & embezzlement and **Cyber Liability Insurance** (\$98 premium) for failure to protect network or personal data (paper or electronic).

# General Liability for DAs

- Provide at *no cost* to DAs a policy with \$1 million per occurrence coverage, \$2 million for General Aggregate.
- Protects DAs & appointed staff on file at Little League International **while in an official administrative role with the district!**
- Protection for damage suits brought by individuals or organizations as a result of bodily injury or property damage.
- If the district charters a Challenger Division or Senior softball program, they must acquire GL and accident coverage as per Little League Regulation I (c)(7).

# District D&O Liability

- For All U.S. DAs and their staffs.
- Limit of Liability: Annual \$1 million limit per district. Contains a maximum \$10 Million for all district claims in the U.S.
- Provides protection for “wrongful acts, misleading statements, errors & omissions, neglect or breach of duty,” which arise while in the official capacity of Little League.



# Cyber Liability Insurance For Chartered Local Little Leagues

**Description:**









The Cyber Liability insurance program can provide individual leagues with protection against the following:

- Third-party claims arising from a failure of the insured’s network security or a failure to protect data. Insurance also responds to regulatory actions in connection with a security failure, privacy breach or the failure to disclose a security failure or privacy breach.
- Direct first-party loss mitigation costs of responding to a security failure or privacy breach by paying costs of notifications, public relations, and other services to assist in managing and mitigating a cyber-incident, including forensic investigations, legal consultations and identity monitoring costs for victims of a breach.

The policy is NOT intended to provide any benefits for the third party vendors, such as companies that provide the league with online registration services.

**Amount of protection:**

Annual Aggregate: \$100,000 per league per policy period  
Retention: \$1,000 per league per claim or loss

Risk Consultation and Prevention	Insurance Coverage	Breach Resolution Team
<p>Education and Knowledge</p> 	<p>Third-Party Loss Resulting From a Security or Data Breach</p>   <p>Direct First-Party Costs of Responding to a Breach</p> 	<p>24/7 Guidance: 1-800-CYBR-345</p>  <p>Legal and Forensics Services</p>  <p>Notification, Credit, and Call Center after monitoring</p>  <p>Crisis Communication Experts</p>  <p>Over 15 Years Experience Handling of Cyber-Related Claims</p>  <p><small>CyberEdge Breach Resolution Team</small></p>

# Cyber Liability Insurance

- Separate policy included in the Liability quote each league receives
- Districts can purchase the coverage for their District operations; \$98 premium
- District does not need to charter a league program in order to enroll in this coverage.
- Protects the league/District for claims arising from a failure of their network security or a failure to protect their electronic or paper data. Major exposure for Districts at tournament time
- Does not protect 3<sup>rd</sup> party vendors for providing online registration services to a local league.

# Cyber Liability (cont.)

- AIG offers an online tool for local leagues to assess their Cyber Liability and provide important information on determining their potential risk.
- To register for AIG eRisk Hub:
  1. Go to <http://www.eriskhub.com/aig.php>
  2. Complete the Registration form. The LL access code is 10276
  3. Once registered, you can access the portal immediately with the User ID and password you establish during registration.



# Crime Insurance

- Maximum limit - \$35,000 per loss
- Cost to league or district - \$250
- Deductible - \$250 property , \$1,000 money and securities
- Protects against loss caused by dishonesty, disappearance of money, securities, or other property and destruction of money and securities.
- DOES NOT protect against vandalism, fire, or flood.
- Will protect against direct loss of money & securities caused by theft or forgery by one identifiable volunteer of the league as well as burglary or theft of property.

# League Insurance

- DA's must remind their leagues that they have no coverage until they have submitted their charter **and** paid their insurance premiums in full.
- The coverage is structured to be in effect from 1/1 to 1/1, but is based on a league applying for and paying for the coverage before it is in force.
- Insurance premiums cannot be deferred and still have coverage; no payment in full means no coverage will be in effect until the business day it is paid after 1/1
- The premium is the same whether the league's coverage or any district run program is effective from 1/1 to 1/1 or 3/15 to 1/1, so we encourage leagues and districts to take full advantage of the coverage and make sure it is in effect for the entire year
- Leagues and districts should budget accordingly so they have enough funds to cover their insurance premiums to be able to renew their charter/insurance in the fall each year (Oct/Nov/Dec)

# League Insurance

Little League® Data Center

Hometown LL (#291654)

<b>Charter Status</b>	<b>Tournament Status</b> ?
Approved	Enrollment Opens in Mid-April.

**League Resources**

- Change Chartered Teams/Insurance (Available until 6/15/2018)
- Download Official Logos
- Manage Financials
- Manage Forms
- Manage Insurance**
- Manage/View Officers
- Manage Registration Data Last Uploaded 10/31/2017
- Review League Information
- Submit/View ASAP Plan/Facility Survey
- Submit Background Checks
- View District/Region Contact Information
- View Reports

- Local leagues have access to print/view their insurance certificates (if enrolled in the AIG insurance for LL) under the 'Manage Insurance' section on the LL Data Center
- Insurance certificates will no longer be mailed to the leagues.
- Leagues will also be able to request to add Additional Insured entities or make other insurance changes upon approval from LL International staff and payment of any additional premium.