

Eastern Maine Basketball League - Insurance Requirements

All organizations will be required to supply a certificate of insurance prior to the start of the season with the following requirements:

General Liability Insurance with a minimum limit of \$1,000,000 USD Participant Medical Expense coverage with a minimum limit of \$5,000 USD. **Note:** Your agent needs to notate, in the remarks section of the certificate, that the Medical Expense coverage on your policy will pay for bodily injury to players. Your agent may also supply a copy of the policy language pertaining to Medical Expense coverage that evidences there are no exclusions for athletic participants, sports teams, etc. The certificate needs to include "Eastern Maine Basketball League" as Additional Insured, evidence that coverage is primary and non-contributory and include a Waiver of Subrogation. The Certificate needs to list "Eastern Maine Basketball League, 128 Parkway North, Brewer, Me 04412" as Certificate Holder.

These requirements have been established to protect all participants. Eastern Maine Basketball is committed to the safety of its member organizations and all of their players. These requirements will help ensure that every athlete is provided similar protections should something happen. If your organization does not have insurance in place now, we have included contact information for a local insurance professional that has access to insurance carriers that meet our requirements.

M. Devin Fitzpatrick

All Points Insurance

207-989-8880

dfitzpatrick@allpointsagency.com

OTHER OPTIONS: K & K, ESPORTS