



Triple Crown Sports, Inc.  
Team Insurance

2023

# Frequently Asked Questions

Flood and Peterson  
American Specialty Insurance & Risk Services, Inc.

This is not a policy interpretation and only the insurance policy can speak for itself.

# General Information

**What is the annual cost for Triple Crown Sports Coverage?**

Cost: \$175.25 per team

**What is the policy limit on the Triple Crown Sports General Liability Policy?**

\$1,000,000 per occurrence / \$5,000,000 aggregate limit  
Separate limit provided per team.

**Are waiver forms required in the Triple Crown Sports General Liability program?**

Yes. This program requires that all teams secure waivers from their participants. Once coverage has been purchased, a waiver template will be available for use.

**Is team insurance mandatory for Triple Crown Sports teams?**

Yes. You are required to have team insurance. You will report the insurance company, policy number, and phone number on the coach's landing page when you sign up for a tournament. If you do not have team insurance, you need to purchase from the Triple Crown website or other alternative, prior to entering the tournaments.

**I have two teams who often practice and play together (i.e. 10U and 12U teams). Am I required to buy separate policies for each team?**

Yes. Each team needs their own policy in order to be covered.

**Is a team roster required for coverage through Triple Crown Sports?**

No. No team roster is required in order to purchase insurance coverage. However, Triple Crown Sports does require each team to fill out a roster and provide waivers prior to participating in any Triple Crown Sports tournament.

**What is the procedure for a team director/manager to receive a certificate of insurance naming an entity (City, County, School District, Private Field Owner) as an Additional Insured?**

Once payment is processed, a confirmation email will be sent. Using the confirmation number therein, log onto [americanspecialtyexpress.com](http://americanspecialtyexpress.com), select the "View My Policy/Certificate" tab and enter the provided confirmation number and select "Continue". Select the "Create Certificates of Insurance" button, type data in the required fields and select the "Additional Insured – Negligent Wording" radio button. The certificate will be generated once the "Create Certificate" button is clicked on.

**A field owner requests an endorsement in addition to the insurance certificate. How is that handled?**

Endorsements are a part of the policy (certificates are for information only) and are issued by the insurance company. Send a request via email to:

[BDanielson@FloodPeterson.com](mailto:BDanielson@FloodPeterson.com)

**Please include:** Team name, confirmation number, certificate issued to entity requesting endorsement and any additional insurance requirements.

**Who is covered by team General Liability insurance?**

Players/athletes, coaches, managers, staff members, team workers, volunteers, game officials, and other personnel who have been granted proper authorization to enter any restricted area.

**What activities are covered under the Triple Crown Sports General Liability policy?**

Youth Baseball, Softball, Basketball and Volleyball games, practices, tournaments, tryouts, fundraisers and official team or league functions.

Please note this policy **excludes** coverage for field ownership and/or maintenance of playing fields, and hosted tournaments.

Please note: This does not include skills events.

**When does my coverage become effective?**

Coverage is effective the day after your payment is processed and expires 12 months from date of issuance.

**Does my policy cover my team for non-Triple Crown Sports play?**

Yes. Triple Crown Sports teams are covered for play in organized, sanctioned activities of other associations.

**How do I go about cancelling my policy?**

Please email your team name, confirmation number and the reason for cancellation to:

[BDanielson@FloodPeterson.com](mailto:BDanielson@FloodPeterson.com) Please note, in most instances premium is fully earned and will not be returned.

**What do I do if I have a claim?**

To report a claim or potential claim, please use the following link: [File a claim](#)  
Keep a copy for your records and submit per website instructions.

**How does the team Participant Accident insurance work?**

Participant Accident insurance is an excess provision for Medical Expense Benefit: The benefits provided under the plan selected are excess to any valid and collectible coverage. In the absence of other coverage, this policy will provide primary benefits, subject to the \$250 deductible.

**What activities are covered by the Team Participant Accident insurance?**

Youth Baseball, Softball, Basketball and Volleyball games, practices, tournaments, tryouts, fundraisers and official team or league functions.  
Please note: This does not include skills events.

**What is the policy limit and deductible on the Participant Accident insurance?**

The participant accident medical limit is \$25,000 with a \$250 deductible.

**Insurance Update and Reminder for 2023:**



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**Teams that have purchased insurance coverage through the Triple Crown Sports Insurance Program will receive a certified letter in the mail several months before your insurance is set to renew. The letter will inform you that the current company is not renewing coverage for your team, which is the result of a new company being chosen as the insurance provider for 2024.**

**When you receive the letter, NOTHING needs to be done with it! The letter is only being sent for the company to meet legal requirements.**

**The insurance purchasing process will remain the same as last year. The entire transaction is done online, and coverage can be purchased anytime throughout the year. If you have any questions, feel free to view the FAQ document found under the insurance section of the Triple Crown Sports Website ([CLICK HERE](#)) or contact Brianne Danielson with Flood and Peterson:**

**[bdanielson@floodpeterson.com](mailto:bdanielson@floodpeterson.com) 970-266-7118**