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United States of America Deaf Basketball, Inc.

Insurance Changes

October 11, 2008

The USADB Board has reviewed the insurance process we have been doing as a goodwill service for our regions and member teams. Our regions and member teams have been requesting Team Practice Liability and Event/Tournament Liability coverage through USADB under the incorrect assumption that USADB was responsible for obtaining coverage on their behalf.

History

When USADB was affiliated with the United States of America Deaf Sports Federation (USADSF), we paid them \$16.00 per USADB membership, USADF, as part of their membership benefits, have provided us with our insurance needs.

However, the USADB delegates have voted to reduce our USADSF membership from \$16.00 to \$5.00. The USADSF has agreed to the fee change, and, as the result, we will no longer be able to use USADSF's insurance coverage. We must obtain our own insurance coverage elsewhere.

Our former treasurer volunteered to search for available insurance companies in the market and found United States Sports Specialty Association (USSSA). USSSA was able to provide insurance coverage for both team practices and event/tournaments for our regions and our member teams. Our treasurer developed an USADB insurance form that we would complete to apply for coverage. This Treasurer then turns around and purchased insurance from USSSA on your behalf.

We charged a very minimal processing fee for this goodwill service -- \$12 for team practice coverage and \$25 for event/tournament coverage.

Board Review

After the officers changed hands in this board, we decided to re-evaluate the insurance process we have been doing in the past. We have identified the following points:

1. No one on the board are familiar with the insurance terminology, process, and the coverage. We are not licensed insurance brokers or are qualified

to explain insurance information to and are comfortable explaining the coverage to our regions or member teams.

2. The amount of work involved in purchasing insurance coverage on your behalf is time intensive and time consuming. The officers are not able to set aside time to work on your insurance needs.
3. There is nothing in our USADB bylaws that state the USADB nor its officers are charged with providing our regions and member teams with their insurance needs.
4. As part of the Commissioner's goal for the next two years – Simplify, Transparency, and Rebound. The board feels that the organization would be simplified if we eliminate the insurance process.
5. The regions and/or member teams are paying additional processing fees going through us (and through their own regions whenever required). They would save money by going direct to the insurance providers.

Sanction

There are some confusion on the use of the word "Sanction". In the past, when we provided insurance through USADSF, USADB must sanction teams and/or events or tournaments before USADSF can provide them with their insurance coverage. Sanctioning in this sense are no longer used.

Now, we use the word "Sanction" as a part of a process we use, as our delegates requested in the Orlando House of Delegates, to "validate and certify" region tournaments. USADB has developed a new Sanction Checklist and this is now part of the Region Team Registration Packets that we sent out to our regions last October 1st. This checklist can be viewed on our website under Tournaments/Forms page.

If you have any questions or concerns, please feel free to contact your commissioner, Jay Krieger, at commish@usadb.us.

Thank you.