

About Sadler & Company, Inc.



Sadler & Company has specialized in insuring sports and recreation organizations since 1957. Operating in all 50 states, we presently insure over 5000 local organizations through various special programs. Our history and experience are important because sports and recreation insurance is not something that can be mastered overnight.

Sadler & Company was founded by John M. Sadler in 1946. His son John M. Sadler, Jr. became president in 1989 and decided to concentrate on needs of local sports and recreation organizations. Sadler graduated Magna Cum Laude from the University of South Carolina in 1983 with degrees in Insurance and Finance. Sadler also graduated from University of South Carolina School of Law in 1986 and is licensed to practice law by the S.C. Bar. In addition, Sadler holds Certified Insurance Counselor professional designation and serves as a national risk manager for ten national sports organizations.

Sadler is the national sports insurance and risk management faculty member for the Academy for Youth Sports Administrators (AYSA) which is a division of the National Alliance for Youth Sports (NAYS). Sadler designed courses and teaches sports insurance and risk management to over 500 recreation professionals yearly. Sadler also serves on Medical and Safety Advisory Committee of USA Baseball.

5 Reasons to Choose Sadler & Company

- 1. Lowest Prices Available Anywhere For Quality Coverage** -- Our large volume of sports and recreation clients translates into substantial buying power in the marketplace to negotiate the lowest prices and best coverage on your behalf.
- 2. Protect Your Volunteers from Losing Everything in a Lawsuit** -- All insurance policies aren't created equal. Nationally, over 90% of all sports and recreation insurance policies contain fatal coverage flaws that leave you dangerously exposed. All of our special programs have been designed to meet or exceed certain minimum recommendations.
- 3. We're Easy to Do Business With** -- Our fully trained staff is "people oriented" and we provide small company service and flexibility with big company sophistication. Coverage can be bound immediately on our online enrollment forms or by fax upon receipt in our office of your fully completed enrollment form and faxed check -- see how to apply for coverage immediately by fax.
- 4. Prompt And Fair Claims Payment** -- No more disgruntled participants and complaints about claims not being paid. Our claims administrators are carefully selected and monitored based on their actual performance.
- 5. Professional Advice** -- Read our Free Reports on the website. None of our competitors offer the same high quality, user friendly risk management materials. Or, our clients can consult with John Sadler about their concerns.

These Claims Are Backed Up By A Recent Survey Where 97% of Clients Grade Overall Performance as "A"

Sadler Insurance provides the following coverages:

Teams/Leagues under Endorsed Program:

Excess Accident

Directors and Officers Liability

Equipment

General Liability

Crime

Building and Contents

National Organization:

General Liability: also covers national officers and directors, state directors, assistant state directors, district directors, and assistant district directors.

Directors and Officers Liability: also covers national officers and directors, state directors, assistant state directors, district directors, and assistant district directors.

Crime: Covers employee dishonesty and forgery and alteration. Does not cover the state or district organizations!

Special Events (Future Stars): Excess Accident and General Liability

INSURANCE REQUIREMENTS FOR TOURNAMENT TEAMS/HOSTS

DBB 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. 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 and "additional insured".