



EILEEN ABRAHAM

COMPLETE INSURANCE & REAL ESTATE SERVICE

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Len Maida
26 Whitford Avenue
Whitesboro, N. Y. 13492

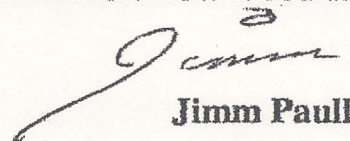
Dear Len, as usual, it was good to see you at the convention and I'm glad that everything is well with you.

I am enclosing the paperwork that we spoke about on the telephone today regarding insurance policies for the N.Y.S. group. The quote that I can offer for Director's and Officers coverage is \$405.00 for the year. This policy would cover the Directors & officers for a million dollars with a thousand dollar deductible. Unfortunately, it is not a stand-alone policy. We would have to also include liability coverage.

A liability policy with a general aggregate of \$3,000,000 and \$1,000,000 each occurrence would be \$8.45 per person. There would be no deductible included in this coverage this policy would also be an excess medical and dental expenses for the officials who were injured while working the ballgame in the amount of \$25,000. A \$100.00 deductible would apply. If the group were to increase the liability limits to \$2,000,000 for each occurrence and \$4,000,000 for the general aggregate the cost would be \$11.31 per member and the excess medical would increase to \$100,000. For \$12.80 per person, the medical coverage would increase to \$250,000.

I understand that the per unit cost is higher but I feel that the fact that there is no deductible involved as opposed to a \$15,000 deductible should far outweigh that cost.

Please call regarding any questions you may have and I will be glad to answer them. Let me know how it sounds.



Jimm Paull

encl

2009 Non-Profit Sports Organization

DIRECTORS & OFFICERS LIABILITY PLAN DESCRIPTION

Philadelphia Indemnity Insurance Co. / (Louisiana Only: Philadelphia Insurance Co.)

(The Accident/General Liability Policy Must Be Purchased From Sadler & Company To Qualify For These Coverages)

DIRECTORS & OFFICERS LIABILITY

Coverage is available only for Non-Profit Organizations

NEEDED PROTECTION:

Leagues should consider a D&O POLICY IN ADDITION TO THE GENERAL LIABILITY policy because many types of lawsuits are not covered by the General Liability policy. The General Liability policy only covers lawsuits that arise out of "bodily injury" or "property damage" whereas a D&O Policy covers certain lawsuits that arise out of actual or alleged wrongful acts in the running of a league.

WHO IS COVERED:

The local sports organization itself, Directors, Officers, and other volunteers including Coaches, Managers, Umpires/Referees, Scorekeepers, and Committee Personnel while operating on behalf of the covered organization.

COVERAGE:

Coverage is provided for "Wrongful Acts" or "Errors and Omissions" that result in legal liability lawsuits including the cost of defense and settlement.

Examples of potentially covered lawsuits include:

- * Discrimination (age, race, sex, handicap)
- * Failure to enforce rules or bylaws
- * Failure to deliver services
- * Violation of State and Federal Laws (Anti Trust, IRS, EEOC)
- * Suppression of First Amendment Rights (speech, expression, etc.)
- * Failure to properly manage league financial affairs

LIMIT: \$1,000,000

DEDUCTIBLE: \$1,000 per claim

PREMIUM / CHARGE \$400 per Board of Directors – Only one charge is required when a single league entity operating under the same articles/bylaws, oversees multiple organizations.

(Please note: In the state of Louisiana, you must add a surplus lines tax to the premium. In all other states listed below, you must add a state surcharge to the premium)

Florida - add 5% = (5% x \$400.00 = \$20.00 Total Due is \$420.00)

Kentucky (You must call or email us – charge varies by county)

Louisiana - add 5% = (5% x \$400.00 = \$20.00 Total Due is \$420.00)

New Jersey - add 1.6% = (1.6% x \$400 = 6.40 Total Due is \$406.40)

West Virginia: add .55% = (.55% x \$400 = \$2.20 Total Due is \$402.20)

PLEASE NOTE: Premiums & Taxes are fully earned at inception, and there are no provisions for refunds.

You must enclose a \$5.00 annual membership fee (in addition to above insurance premiums) to join the National Sports Lawsuit Protection Association (NSLPA). THIS FEE MUST BE PAID BEFORE COVERAGE CAN BE EFFECTIVE.

NOTE: THIS PROTECTION IS IN ADDITION TO AND DOES NOT REPLACE THE BODILY INJURY OR PROPERTY DAMAGE LIABILITY COVERAGE THAT IS AVAILABLE IN A GENERAL LIABILITY POLICY.