

ManhassetHoops.Com
565 Plandome Road (Suite 118)
Manhasset N.Y., 11030

(516) 713-1539

March 28, 2024

Basketball Men
Manhasset High and Munsey Park
Manhasset NY 11030

RE: Manhasset Hoops: Monday, Tuesday & Thursday Nights
“For the Good of the Run”

Dear Player and Attendee:

We met last night at the brand new Louie’s Manhasset Restaurant to celebrate a great cause. Our host, Peter Pagonis gave us a spectacular discount on food and drink. The reason for this was so that we could make a generous donation to Family Initiative, Inc. Program led by Charles “Lamont” Eddins, (quality defender who passed me the ball).

We met for this fundraiser as well as for the following past events:
Manhasset High School: Coaches George Bruns, Stu Goldman, (2005-Present),
St Mary’s High School: Coach Tim Cluess, (1991-2005),
St Mary’s High School: Coaches IRA Hunt, (2018-Present),
We also met for many other private functions as follows:

Dinners at the Dome, February Break: (2011-2015),
Incl. One and Only Husband and Wife Dinner: (2015),
Jerry Vanderberg Blood Drive at Morton’s: (2011),
Michael Miller Hoop Dinner Invite La Coquille: (2013),
Timothy Coughlin, Charles Vachris Tributes: (2001), (2014)

These events were in addition to others not previously reported. To the Basketball men in the town of Manhasset: We’ve had some of the greatest times of our lives on the “hardwood floor” and at the establishments visited after “the run”. This will continue under new management led by Peter Neckles: 6’5” 245 strong inside game, (who also passed me the ball).

I will stand on the sidelines and scream at the top of my lungs, “This better be **“For the Good of the Run”**”. Looking forward to seeing you soon!

CJC:fo
Encl.

Sincerely,
CJ Coleman

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October 14, 2022

Basketball Players
Manhasset Schools
200 Memorial Place
Manhasset NY 11030

MUFSD UNREASONABLE REQUEST!

Men,

We were supposed to play on Tuesday and Thursday of this past week! Again, the reason why we can't have access to the MUFSD facilities is because of the recommendation from NYSIR to increase the insurance requirement to an unreasonable amount! As a result, all of the insurance companies that we have applied to rejected our applications.

Please read the following email/letter from a manhasset friend and resident whom I also admire and respect:

Hi CJ,

The insights provided by John Sadler are spot on. The incremental additional coverage limit (\$5mm vs \$6mm) should not be a deal breaker for the school district. John is correct stating the likelihood of a claim is highly remote.

In my 35+ years I have not seen a single claim from any of the clubs/youth sports/adult recreation sports policies I placed. The right companies are in play in terms of providing insurance for this. I would go back to the school district and ask them to reconsider their stance and accept the limit of \$5 million provided in the K&K coverage which is more than adequate.

Let me know if I can provide any additional info to help you along here.

Brian Flood, CPCU, ARM
Vice President
HUB International Limited

Website: <http://www.manhassethoops.com>

Email: cjc@manhassethoops.com

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October 6, 2022

Basketball Players
Manhasset Schools
200 Memorial Place
Manhasset NY 11030

DISTRICT'S UNREASONABLE REQUEST!

Men,

Another week has gone by without a gym for my good friends. I'm still putting on the full court press and looking for insurance for our program. In the meantime, please read this letter from a man whom I admire and respect:

CJ.

I'm going to provide my opinion on the school district's insurance requirements.

Here are my qualifications: Attorney, risk manager, insurance agent/broker, and owner of Sadler & Company, Inc. which is one of the largest national insurance agencies in the sports niche. We have over 30 national, regional, and statewide sports association clients and insure over 15,000 local sports organizations. We insure both facility owners and facility users such as teams, leagues, camps, tournament hosts, etc. You can learn more about our agency and my qualifications at www.sadlersports.com.

I've specialized in the sports niche for over 35 years and in my entire career, my agency has only had 3 claims that exceeded \$1M in incurred losses and the largest was \$3,387,832. Not to say that larger claims can't happen, because we know they do, but the chances are statistically remote. See my blog for an example of claims paid by our carriers:
<https://www.sadlersports.com/riskmanagement/sports-insurance-horror.php>

My thought is that requiring total liability limits of \$6M (between General Liability and Excess Liability) is overkill. Especially for a small, local sports organization. As a risk manager, I certainly want to protect my facility owner clients and understand their concerns. And NY is a plaintiff friendly jurisdiction. But in designing insurance requirements, there is a balance between protection and having requirements that are reasonably attainable in the commercial insurance marketplace.

I know that some larger national association clients (such as the K&K certificate example you provided) have total each occurrence limits that exceed \$5,000,000, but they all have master policies where the cost of minimum premiums for each layer of \$1M (generally \$1,000 in premium per layer) can be spread over many member insureds. And the reason that many of these larger associations have such high limits is because the agents did not want to reduce premiums (and thus their commissions) in past times of industry wide rate decreases but instead convinced their insureds to increase limits.

As a small local organization, we can offer a \$5M each occurrence limit as you have now at a reasonable price. But if we were to provide a \$6M each occurrence limit, we would need to approach a different carrier and our price would exceed \$5,000 due to the minimum premiums per each layer of \$1M.

From a statistical point of view, I just don't see much difference between your current limit of \$5M vs a \$6M limit.

Hope this helps.

John M. Sadler
Sadler & Company, Inc.

Website: <http://www.manhassethoops.com>

Email: cjc@manhassethoops.com

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September 27, 2022

Basketball Players
Manhasset School
200 Memorial Place
Manhasset NY 11030

PERSONAL AND CONFIDENTIAL

Men,

I'm writing to you now because we have NOT been able obtain the huge increase in insurance that is required by the Manhasset Union Free School District, (MUFSD). Our District is advised by an entity called the New York Schools Insurance Reciprocal, (NYSIR).

Both entities blame each other for the decision not to accept our current insurance. The best guess from my analysis is that the decision of whether or not to accept our current insurance rests with the MUFSD. And that NYSIR cannot make that decision for the District.

After contacting eleven brokers and five insurance companies, it became clear that we were NOT going obtain the insurance before our first scheduled session. As a result, we have to postpone the start date to a future that has yet to be determined!

Be advised that this search took place over a seventy two hour period with twenty six emails and twelve phone calls. This work will continue and the work hours will be counted. Also, if this insurance does exist for a group as small as ours, the cost will go way up!

The estimate is that the increase will be from the \$500 that we were paying to an amount that could be anywhere from \$5,000 to \$7,500 per year. It is not out of the question for us to pay the increase. We just need a company to provide the insurance.

I will keep you posted!!

CJ Coleman
(516) 713-1539



INSURANCE AGREEMENT - USE OF FACILITIES (INCLUDING ATHLETIC & RECREATION CAMPS)

1. Notwithstanding any terms, conditions or provisions, in any other writing between the parties, the facility user hereby agrees to effectuate the naming of the District/BOCES as an Additional Insured on the facility user's insurance policies, except for workers' compensation and N.Y. State Disability insurance.
2. The policy naming the District as an Additional Insured shall:
 - a. Be an insurance policy from an A.M. Best A- rated or better insurer licensed to conduct business in New York State. A New York licensed and admitted insurer is strongly preferred. The decision to accept non-licensed and non-admitted carriers lies exclusively with the District/BOCES and may create significant vulnerability and costs for the District/BOCES
 - b. State that the organization's coverage shall be primary and non-contributory coverage for the District/BOCES, its Board, employees and volunteers. It is the intent of this agreement that Additional insured status shall cover and extend to property and facilities including, but not limited to all areas identified in the application and/or permit, and sidewalks, walkways, parking lots, entrances, stairs, and all other areas incidental to and/or connected with the use of the premises.
 - c. Additional insured status shall be provided by standard or other endorsements that extend coverage to the District/BOCES (CG 20 26) or equivalent. The decision to accept an endorsement rest solely with the District/BOCES. A completed copy of the endorsements must be attached to the Certificate of Insurance.
3. The certificate of insurance must describe the services provided by the facility user that are covered by the liability policies.
4. The facility user agrees to indemnify the District/BOCES for applicable deductibles and self-insured retentions.