

US Lacrosse Member Insurance Plans



The Member Insurance Plan

The US Lacrosse Insurance Program has been developed by the US Lacrosse Insurance/Risk Management Committee and RPS Bollinger to establish high quality insurance standards for the sport and to provide protection to all registered members of US Lacrosse during the term of their membership. Insurance is provided on an individual basis to each member Coach, Referee/Umpire, Youth, High School and Adult Player, while participating in amateur lacrosse activities.

All policies are underwritten by Markel Insurance Company, rated "A" Excellent by A.M. Best's. A secondary goal of the program is to promote risk management and loss control in order to increase safety awareness among US Lacrosse members.

Please visit USLacrosse.org for more details on the US Lacrosse Insurance Plan or for risk management information. To learn about additional optional insurance plans for your team or league, please visit RPSBollinger.com.

Liability Policy

These policies provide liability coverage for claims arising out of Bodily Injury or Property Damage, which occur during a covered lacrosse activity. The policies provide protection for:

- Participant Legal Liability
- Spectator Liability
- Sexual Abuse & Molestation Liability
- Liability for Products/Completed Operations
- Personal & Advertising Injury Liability
- Damage to Premises Rented to You
- Medical Payments (to non-participants)

Covered Activities

Under the liability policies US Lacrosse members are covered while participating in sponsored or supervised amateur lacrosse activities, including scheduled games, supervised practices, and fundraising activities. For additional details, please go to USLacrosse.org

Liability Policy Limits

Per Occurrence Limit	\$3,000,000
General Policy Aggregate (Per Location)	\$7,000,000
Products/Completed Operations Aggregate	\$4,000,000
Sexual Abuse Liability (Per Occurrence)	\$2,000,000
Sexual Abuse Liability Aggregate	\$3,000,000
Damage to Premises Rented By You	\$1,000,000
Medical Payments (to non-participants)	\$10,000
Deductible	\$0

Notable Liability Policy Exclusions

In addition to the standard exclusions found under the Commercial General Liability policy (such as Pollution, Asbestos, Nuclear Energy), this policy excludes coverage for Fireworks, Sexually Transmitted Disease and Trampolines; and, with regard to Indoor Lacrosse, rules specified by FIL and US Lacrosse must be followed.

The Liability Policy also specifically excludes coverage for coaches, parents or volunteers while using any automobile or motor vehicle to transport team members or volunteers. Therefore, RPS Bollinger and US Lacrosse strongly advise teams who are transporting players to make certain that the vehicle and drivers are properly licensed and adequately insured.

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Basic Accident Medical Policies

The Basic Accident policy provides coverage for registered members of US Lacrosse for accidental injuries that occur during or directly result from participation in amateur lacrosse activities. It is important to note that you must be a registered member in the category of your role. For instance, if you are only registered as a coach with US Lacrosse, but are hurt while playing in a game, your injury would not be covered unless you were also registered as a player.

Covered Activities

Covered activities under the Accident Policies include organized, sponsored or supervised amateur lacrosse activities, such as scheduled games, supervised practices, and fundraising activities. Group travel as a team or as a group of officials, directly to and from scheduled activities, is also covered for members.

Base Accident Policy Limits

Accident Medical Expense Benefit	\$100,000
Accidental Death & Dismemberment <i>(Including Cardiac/Circulatory Accidental Death)</i>	\$20,000
Dental Limit	\$10,000
Deductible per claim:	
Youth and HS Players	\$500
Adult Women Players	\$1,000
US Lacrosse Certified Officials and Coaches	\$500
Non-US Lacrosse Certified Officials and Coaches	\$1,000
Adult Men Players	\$3,000
National Team Members <i>(while participating in National Team Events)</i>	\$0
Policy Benefit Period	2 years
Full Excess Coverage	
Physical Therapy Benefit <i>(\$50 max per visit)</i>	\$2,000
Durable Medical Equipment	\$2,500 per injury
Emergency Medical Evacuation <i>(more than 100 miles from home)</i>	\$25,000 <i>(benefit for claims resulting from on-field injuries)</i>

Officials/Umpires Game Fee Reimbursement

If an active US Lacrosse Member Referee or Umpire suffers an accidental injury while officiating a lacrosse activity which prevents him/her from performing scheduled officiating duties, a Game Fee Reimbursement Benefit is provided. For future games that have not been assigned yet due to the injury, please provide a schedule from the prior year or two showing typical schedule. This must be signed by the assignor as well. It covers:

- Up to \$200 per scheduled game missed
- \$7,500 max per policy term for Certified Officials
- Non-Certified Officials \$5,000 max per policy term
- 7 Day Elimination Period (deductible)
- 26 Week Benefit Period

Basic Accident Policy Details

This policy pays the **reasonable and customary** charges for a covered injury. The first expense must be incurred within 60 days of the date of injury. Any further expenses must be incurred within the two-year benefit period to be eligible for coverage.

Accident deductible: The policy has a "corridor deductible". This means that the deductible is payable by the claimant regardless of any payments made by other insurance.

The policy is written on a **Full Excess Basis**. It will pay for covered expenses that are not recoverable from any other insurance policy, health care plan or employee benefit plan. Please note that you must follow your primary insurance carrier's eligibility criteria (to be treated in-network, if required by HMO, etc.) in order for this policy to cover your expenses. If no other coverage is available, this policy will pay the claim on a primary basis, after the deductible has been taken.

Notable Accident Policy Exclusions

The policy does not cover any loss, fatal or non-fatal, incurred or resulting from the following: Sickness or any Bodily Illness; Suicide; Infections (except infections caused by a covered injury); Dental treatment (except as a result of injury to sound, natural teeth); Replacement of eyeglasses or eye examinations unless the injury causes impairment of sight; Injury covered by Worker's Compensation or similar; Hernia of any kind; Intoxication of the insured or being under the influence of any narcotic unless prescribed by a doctor.

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Catastrophic Accident Insurance

The Catastrophic Accident Plan provides coverage for claims incurred by US Lacrosse members injured during covered lacrosse events. This policy coordinates with the Basic Accident Plan, to cover claims which exceed \$100,000 (within the 2 year benefit period) and/or which are catastrophic in nature.

Catastrophic Policy Benefits:

Catastrophic Accident Medical Benefit	\$1,000,000
Benefit Period	10 years
Catastrophic Cash Benefit (for coma or paralysis)	\$250,000
Deductible (Integrated with Base Accident Plan)	\$100,000
Deductible Incurral Period	2 years
Full Excess Coverage	

To File an Accident Claim

All claims must be filed within 90 days of the date of injury. RPS Bollinger will handle and process all accident claims from our Short Hills, NJ office. For claim forms and instructions on how to file a claim, [please click here](#). Accident Claim Forms and instructions can be printed from the site. RPS Bollinger's toll free claims # is 866.267.0093

Optional Insurance Plans Available to Teams & Leagues

RPS Bollinger provides additional insurance plans to US Lacrosse member teams, leagues and chapters, including:

- Directors & Officers Liability
- Equipment Insurance
- Crime Insurance
- Sports Travel Shield for International Travel
- Travel Accident and Sickness Insurance
- Cyber Liability

In addition, you may also purchase insurance to cover your events if you are sponsoring:

- Lacrosse Exhibition or Alumni Games
- Lacrosse Camps
- Lacrosse Clinics

Please go to RPSBollinger.com for additional information and applications. Most products are available for purchase on-line.

This brochure provides a summary of available insurance coverages provided through the US Lacrosse program. The brochure is not an insurance policy, nor does it change any coverages provided. These policies are purchased by US Lacrosse for the benefit of its members. Complete copies of the insurance policies are available for review at US Lacrosse's National Office in Baltimore, MD.

Contact us at: lacrosse@RPSins.com



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