

USA Lacrosse

AN RPS SIGNATURE PROGRAM

All-Sports Insurance for USA Lacrosse Member Coaches and Officials

USA Lacrosse member coaches and officials already receive many benefits of membership in USA Lacrosse, including liability and accident insurance. Because many USA Lacrosse officials and coaches also officiate and coach other sports throughout the year, USA Lacrosse has initiated a program where member coaches and officials can purchase a wraparound insurance product for all their coaching and officiating activities.

The new all-sports insurance plan provides a package of insurance to member coaches and officials to protect them when coaching or officiating any other amateur sport. The cost is just \$24 per person per year.

The all-sports plan is underwritten by Markel Insurance Company, rated "A" (Excellent) by A.M. Best.

Accident Policy Limits

Coverage is provided for accidental injuries only and does not provide coverage for medical conditions (cardiac, illness, etc.), preexisting conditions or overuse injuries.

Accident medical/dental benefit	\$100,000 per injury	Rx sublimit	\$1,000 max
Accidental death/dismemberment	\$5,000 principal sum	Deductible	\$1,000 per injury
Physical therapy/chiro sublimit	\$2,000 max/\$50 per visit	Benefit period	2 years
Durable medical equipment sublimit	\$2,500 max	Full excess coverage	

General Liability Policy Limits

Provides protection from lawsuits stemming from bodily injury or property damage to others that is the result of coaching or officiating duties.

Per-occurrence limit liability	\$1 million	Abuse liability per occurrence	\$1 million
Aggregate limit of liability	\$3 million	Abuse liability per aggregate	\$2 million
Physical therapy/chiro sublimit	\$2 million	Damage premises rented	\$1 million
Advertising/personal injury aggregate	\$2,500 max	Full excess coverage	\$0
Medical pay (to nonparticipants)	\$10,000		

Game Fee Reimbursement

If you are a paid coach or official and are injured while coaching/officiating and missing games as a result, you are eligible for game fee reimbursement coverage. To qualify, you must seek medical treatment within 60 days of the injury.

Fee reimbursement	Up to \$200 per scheduled game missed
Maximum benefit per injury	\$7,500
Waiting period (deductible)	Seven days
Durable medical equip sublimit	\$2,500 max
Physical therapy/chiro sublimit	\$2,000 max/\$50 per visit

Policy Term

This group policy is effective from the day after we receive the application and payment until December 31 of that calendar year. Rates cannot be prorated, regardless of when you apply for coverage, and coverage cannot be canceled.

Frequently Asked Questions

Which sports does this plan cover?

The all-sports plan provides insurance for any coaching or officiating done at the amateur level, with the exception of lacrosse (which is covered under your USA Lacrosse member insurance plan). The all-sports plan covers you for recreational, scholastic, interscholastic, collegiate and club sports.

How does this policy compare to my USA Lacrosse member insurance benefits?

The coverage is similar, although the all-sports plan does not provide the same high-limit coverage found under your USA Lacrosse member insurance. The accident limit for all-sports is \$100,000 versus the \$1 million limit provided to USA Lacrosse members, and the general liability limit for all-sports is \$1 million without the additional \$2 million excess liability provided by USA Lacrosse.

I was injured while officiating lacrosse. Can I submit my medical bills to the USA Lacrosse program and to the all-sports program?

No. Both plans have what is called a stacking of limits provision, which means only one policy can respond to a specific injury or incident, and you cannot stack both policies to collect a higher benefit. This provision applies to the accident coverage as well as to game fee reimbursement and general liability claims.



Why should I purchase the all-sports plan?

Many officials and coaches work with multiple sports throughout the year and want one source of insurance coverage for each of these other activities. By purchasing this multi-sport plan, you will not have to pay for insurance for each separate sports activity, which can not only be costly but also, in many instances, may not provide you with the benefits you need. Purchasing insurance benefits through the all-sports plan is also more cost-effective than joining other organizations for officials or coaches in which membership fees can include additional items or services that you may not want.

How do I apply?

Applying for the all-sports plan is simple. Just complete the brief enrollment form and provide your current USA Lacrosse member number. Payment can be made by check or credit card. Your coverage will be effective the day after we receive payment. Contact RPS Signature Programs at Lacrosse@RPSins.com or 800.446.5311, ext. 5, if you have questions.

RPS Signature Programs manages a variety of specialized programs on behalf of highly rated carriers, offering proprietary insurance solutions in niche markets. Headquartered in Rolling Meadows, Illinois, RPS Signature Programs is a division of Risk Placement Services, one of the nation's largest specialty insurance product distributors.

For more information, visit RPSins.com/SignaturePrograms.

OFFICE LOCATION

PO Box 1322 Morristown, NJ 07960

Phone: 800.446.5311 | Fax: 973.921.8474

RPSins.com/SignaturePrograms

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