

Hired/Non-Owned Auto Liability Insurance

Liability insurance for transporting players

Optional insurance for USA Lacrosse teams and leagues

Does your club rent vans to transport players to events? Do you organize carpools of parent volunteers to drive players to games or tournaments?

If so, you need to consider purchasing club liability insurance for transporting players.

Background information – what insurance is provided to members of USA Lacrosse?

Member players, coaches and officials/umpires are automatically covered by a combination of accident insurance (\$1 million limit per injury) and liability insurance (\$3million limit per occurrence). In addition, for teams and leagues that are 100% registered with USA Lacrosse (meaning all players and coaches are members) the liability insurance extends to cover the team/league as an entity. This means that for 100% registered teams/leagues, the liability insurance protects the team/league (and the board or volunteers) for lawsuits stemming from bodily injury or property damage to others that occurs during lacrosse activities.

Auto liability exclusion: One important exclusion in the USA Lacrosse liability policy is that there is no coverage for auto liability or lawsuits involving transportation of participants. For example, if a coach is involved in an accident while driving players to a tournament and the players' parents sue the league, that claim would be excluded under the policy.

Now, however, USA Lacrosse is offering a solution for teams/leagues who need this protection for their club.

USA Lacrosse \$1 million club liability for transporting players (excess hired/non-owned auto liability)

What is covered? Club liability for transporting players provides liability coverage to the club, team or league if they are sued as a result of an auto accident involving injuries or property damage to others. Coverage for the club (team or league) applies only in the following scenarios.

- Clubs, teams or leagues must be 100% registered with USA Lacrosse in order to purchase this coverage.
- The club must officially designate members or volunteers to drive on behalf of the club, as in the following scenarios.
 - » A coach is asked to drive the rented van to a tournament.
 - » A parent is asked to carpool five players to an event.
 - » A volunteer team mom is asked to drive to the store to pick up three cases of Gatorade during an all-star game.
 - » Coverage does not apply to vehicles owned by the club (you need your own auto liability policy for that). Driving on behalf of the league must be in a rented vehicle or vehicle owned by the coach, parent or volunteer.
 - » The driver may or may not be transporting players in order for coverage to apply, but must be driving on official business of the club. This coverage does not extend to anyone driving their child to a regular game or practice.

Important notes:

- The club liability for transporting players (hired/non-owned auto liability) coverage is excess over any other applicable insurance.
- Any individuals driving a vehicle on behalf of a USA Lacrosse club, team or league must be aware that this coverage is not a substitute for their personal auto insurance, nor does it protect them as a driver.

- This policy is designed to protect the organization and board members who may be sued as a result of lawsuits arising out of transporting players or designating others to drive on official club business.
 - » This is liability for lawsuits only; no physical damage coverage (comprehensive or collision damage) is provided by this policy for hired/rented vehicles or for non-owned vehicles. If you are renting vehicles, you still need to purchase the rental car insurance to protect the driver for liability and the vehicle for physical damage.

Who is eligible to purchase this insurance? Club liability for transporting players (hired/non-owned auto liability) coverage can only be purchased by clubs, teams or leagues that are 100% registered (all players and coaches) with USA Lacrosse — preferably those groups who register through uslaxteams.com, league athletics or similar programs, or who use group registration through the USA Lacrosse membership department.

What is the cost of this coverage? Premiums for this club liability for transporting players insurance vary by state (see table). The premiums shown are for organizations that spend less than \$7,000 per year on rental vehicles. If your club spends more than \$7,000 per year renting vehicles to transport your players, your policy will need to be individually rated. Please contact RPS directly for a quote in those cases.

How to apply? Please complete the application for club liability for transporting players (hired/non-owned auto liability). You can mail the application and check to RPS, c/o USA Lacrosse Insurance Program, or submit the application and we will email you an invoice with instructions on how to pay online with a credit card. Coverage will be effective upon receipt of your check by RPS or upon the date of authorization of your credit card charge.

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.

USA Lacrosse Premium Rates

Coverage provided: \$1 million hired/non-owned auto liability limit.

Premium rates are by state, as of October 1, 2014. Rates may be subject to change at any time prior to binding coverage. These rates apply only to those clubs spending less than \$7,000 per year in vehicle rentals. This program is not available in Hawaii or Massachusetts.

State	Premium	State	Premium
Alabama	\$207	Montana	\$212
Alaska	\$212	Nebraska	\$181
Arizona	\$212	Nevada	\$212
Arkansas	\$202	New Hampshire	\$202
California	\$198	New Jersey	\$225
Colorado	\$202	New Mexico	\$202
Connecticut	\$202	New York	\$232
Delaware	\$202	North Carolina	\$189
DC	\$202	North Dakota	\$181
Florida	\$205	Ohio	\$181
Georgia	\$207	Oklahoma	\$202
Hawaii	N/A	Oregon	\$202
Idaho	\$181	Pennsylvania	\$200
Illinois	\$222	Rhode Island	\$187
Indiana	\$189	South Carolina	\$205
Iowa	\$181	South Dakota	\$181
Kansas	\$181	Tennessee	\$181
Kentucky*	\$174	Texas	\$188
Louisiana	\$242	Utah	\$202
Maine	\$181	Vermont	\$198
Maryland	\$181	Virginia	\$193
Massachusetts	N/A	Washington	\$212
Michigan	\$192	West Virginia	\$212
Minnesota	\$181	Wisconsin	\$213
Missouri	\$202	Wyoming	\$212
Mississippi	\$212		

*Kentucky premium does not include additional surcharges that will be calculated upon binding coverage. Please contact RPS Bollinger for the amount of Kentucky county and state surcharges.

These rates represent the annual premium for this coverage per year. This premium is fully earned at inception of the policy and cannot be canceled or prorated.

OFFICE LOCATION

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RPSins.com/SignaturePrograms

