

USA Lacrosse

AN RPS SIGNATURE PROGRAM

LIABILITY INSURANCE

For USA Lacrosse Teams, Leagues and Associations



RPS SIGNATURE PROGRAMS



An important benefit of membership with USA Lacrosse is the general liability insurance automatically provided as part of the USA Lacrosse member insurance plan. The liability policy not only covers you if you're sued as a result of a lacrosse activity, but can also extend coverage to your team, league or lacrosse association as an entity. To get this free liability coverage extension, 100% of your players and coaches (or officials, if you have an officials association) must be members of USA Lacrosse.

Organizations who adopt the guidelines below now have the option to purchase our Peace of Mind Endorsement to give you the extra security of locking in liability coverage, even if a player or coach slips through the cracks and is not a registered member of USA Lacrosse.

MEETING THE 100% MEMBERSHIP GUIDELINE FOR CERTIFIED TEAMS, LEAGUES AND ASSOCIATIONS

Understanding the practical difficulty of ensuring that every participant is a member at all times, USA Lacrosse has developed the following two-step guidelines for certified teams, leagues and associations to follow in order to be assured of coverage for their organizations, their boards and volunteers.

Certified teams, leagues and associations are defined as those who meet the following two-step guidelines. General liability coverage will be extended to certified organizations at no additional charge. To be a certified team, league or association, you must follow these steps:

1. Have a written policy mandating that every player and coach (at least head coach and assistant coach), or every official if you have an officials' association, is a current USA Lacrosse member and that their membership is effective through the entire season.
2. Demonstrate substantial compliance by having a systematic approach to verify membership before the participant is cleared for any practices, games or activities with either of the following two methods:
 - a. Electronic management: Manage all membership registrations and verifications electronically through usa.la, league athletics or a similar program. Contact USA Lacrosse's membership department for assistance in setting up this program.

- b. Manual management: If you verify memberships manually, you can either check all participants with the USA Lacrosse database (usalacrosse.com) or by verifying your roster in conjunction with USA Lacrosse's membership department.

Under either verification system, no player, coach or official should be allowed to participate in activities until they have confirmed USA Lacrosse membership.

For certified leagues, ensure that all teams within the league follow the aforementioned steps in order to secure liability coverage for the league as a whole, the entity, the league board and league volunteers.

WHAT CAN I DO TO GUARANTEE PEACE OF MIND?

One of the most common questions we receive is from teams or leagues who do mandate 100% membership is "What if?" What if a new player joins the team midseason and it turns out they are not a member of USA Lacrosse? What if some players' memberships expire during the season, and at claim time it is discovered that not all participants are members of USA Lacrosse?

These conscientious organizations want an additional guarantee that liability coverage will be there even though they already use their best efforts to enforce the guidelines above. That guarantee is now available as the Peace of Mind Endorsement.

- The Peace of Mind Endorsement is now available for certified teams, leagues and official associations to lock in liability coverage for their organizations.
- How does it work? The endorsement formally adds your organization as an additional insured to the USA Lacrosse general liability policy at a cost of \$50 per endorsement, per policy term (January 1 to December 31). Coverage is effective the day after payment is received until December 31 of that same calendar year. The coverage cannot be prorated. Those purchasing this option will receive a copy of the endorsement naming them as additional insured, which provides them with a guarantee of coverage.

- Who is eligible? Only team, league and official associations that certify they follow the aforementioned guidelines and mandate 100% membership in USA Lacrosse can purchase the endorsement.
- How to get peace of mind? Visit our [site](#). Note: Organizations who follow the guidelines in steps 1 and 2 will still be covered by the general liability policy at no additional cost. However, for those who want an additional guarantee of coverage, this endorsement may be purchased.

WHAT HAPPENS IN THE EVENT OF A CLAIM OR LAWSUIT?

If a lacrosse association is named in a lawsuit or involved in a liability claim, USA Lacrosse's liability insurer will ask for a roster of all participants to verify 100% membership status. If the team, league or association is certified—by demonstrating that they adhere to the 100% membership guidelines—then they will be considered to be fully covered by the terms of the liability policy, even if a participant may have slipped through the cracks.

If, on the other hand, the organization does not follow the two-step guideline or if their roster is checked and shows a significant number of participants not registered with USA Lacrosse, then they would not be considered an insured organization and the claim would be denied.

Organizations who have purchased the Peace of Mind Endorsement will still have to provide a copy of their roster at claim time. However, liability coverage will not be affected if some participants do not have current membership status.

WHY IS GENERAL LIABILITY INSURANCE IMPORTANT?

General liability insurance protects you from claims or lawsuits involving bodily injury or property damage to others. If your team or league comprises 100% USA Lacrosse member players and coaches, then you, your organization, your volunteers and your board are protected from these lawsuits.

ACTUAL LACROSSE LIABILITY CLAIMS

- Errant ball: An errant ball misses the goal, goes over the fence and cracks the windshield of a passing car. The owner sends the \$870 bill to the team for damages. The team is 100% registered with USA Lacrosse and the general liability policy pays the claim, with \$0 deductible.
- Serious injury prompts lawsuit: A female youth player is seriously injured during a game, and the parents sue the coach, the league and the league officers for promoting rough play. The initial demand from the parents' attorney is \$280,000. Since 100% of the league is registered with USA Lacrosse, the coach, the league and the league officers are protected by the liability policy, and the insurance company handles defense and any potential judgments.
- Trashing the tennis courts: An all-star team travels to a California tournament at a college campus. The players ruin the school's clay tennis courts with their cleats

despite the fact that the courts were locked. The college sends the team a bill for \$49,500 to resurface the courts. Fortunately, the team is 100% registered with USA Lacrosse and the liability policy pays the bills.

- Spectator injury: At a lacrosse game in Florida, a loose ball hits a spectator, breaking his arm. The man has no health insurance and sues the team. Only six of 25 team members are USA Lacrosse registered; therefore, there is no coverage for this claim under the liability policy. The team must cover the claim costs from their own funds

OTHER REASONS YOU NEED LIABILITY INSURANCE

- Coverage for volunteers: For certified organizations following the 100% membership guidelines, general liability also extends to volunteers and board members of your team/league for their work on behalf of your organization.
- Certificates of insurance: Certified organizations can obtain certificates of insurance and name field owners as additional insureds under the liability policy, which is typically necessary to secure fields or facilities for the season.
- As you can see, it is important to make 100% membership a priority for your lacrosse association. USA Lacrosse's insurance program has been developed for the benefit of all its members; make sure your team, league or association takes advantage of all that the program has to offer.
- Visit usalacrosse.com or [RPS Signature Programs](#) for more information on the USA Lacrosse member insurance plans. [Email](#) us or call 800.446.5311 for additional assistance.

USA Lacrosse registers members on an individual basis, not on a team or league basis; therefore, there is no direct way for teams or leagues to buy into the liability insurance plan. The only way to insure your team, league or association for liability coverage is to require 100% membership of your players, coaches and officials (if you have an officials association).



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About RPS Signature Programs

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.

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