

## USA Lacrosse

AN RPS SIGNATURE PROGRAM

# USA Lacrosse Event Insurance Plans for Camps, Clinics and Alumni/Exhibition Games

The USA Lacrosse camp, clinic and alumni/exhibition game insurance programs provide blanket insurance coverage to all event participants, whether or not they are USA Lacrosse members. This program has been designed specifically by USA Lacrosse to help coaches and event organizers provide low-cost quality insurance coverage for their short-term events. It is intended to cover activities where USA Lacrosse membership is not mandated in order to ensure that all participants and the event itself are properly insured. It can also be purchased for events where membership is required but the organizers do not have the manpower to verify the rosters for each participating team or individual.

The event coverage includes general liability, excess liability and basic accident insurance for participants and event sponsors. The limits differ from those provided to USA Lacrosse membership. Most notably, there is no coverage for sexual abuse liability or catastrophic accident.

USA Lacrosse event insurance program underwritten by Markel Insurance Company rated "A" (Excellent) by A.M. Best.

### Camp Insurance Program

Under the camp insurance program, coverage extends on a blanket basis for all participants attending both day and overnight camps. Premium rates are based on age group, number of participants and duration of camp. Seven sessions or days (or fewer) counts as one week. Camp sessions of play may be consecutive or held once a week for multiple weeks. A minimum premium of \$300 plus the

USA Lacrosse administrative fee applies to all day camps. For overnight camps, the minimum premium is \$450 plus the USA Lacrosse administrative fee. Camp insurance is designed to be for short-term events only. Teams/leagues should not purchase this coverage.

### Clinic Insurance Program

Under the clinic insurance program, coverage may be purchased for one-day clinics or instructional classroom sessions. Any program extending more than one day, should apply under the camp insurance program. Premium rates are calculated based on age group and number of participants.

A minimum premium of \$125 plus the USA Lacrosse administrative fee applies to the clinic insurance program.

**Note:** There is no coverage for games under this program. If games are taking place, you must either mandate and verify USA Lacrosse memberships or have the event sanctioned through USA Lacrosse.



## Alumni/Exhibition Game Insurance Program

The alumni/exhibition game insurance program provides coverage for alumni or exhibition games, and may only be purchased by organizers. Individual teams are not eligible to purchase this coverage for their participation in an event. The application will be reviewed in our office on a case-by-case basis to determine eligibility. The premium rates are calculated based on age group and the number of participating teams. The USA Lacrosse administrative fee is based on the total number of participants in the event.

**A minimum premium of \$450 plus the USA Lacrosse administrative fee applies to this plan.**

### Administrative Fees

The USA Lacrosse administrative fees are charged on behalf of USA Lacrosse to fund research and publications by the sports, science and safety committee for the benefit and safety of lacrosse. These fees are charged per event.

**A \$25 fee will be charged for each additional insured certificate.**

### How to Apply

Please complete the attached application and mail to RPS Bollinger with your payment. The application and full payment of the premium and administrative fee must be received by RPS Bollinger prior to the event. You can also purchase the camp or clinic insurance online [here](#), up to one day prior to the event. Applications for alumni/exhibition games should be [emailed](#) for review five days prior to the event. Coverage cannot be bound on the same day that the event begins.

**The following policies make up the event insurance program. These coverages are sold as a package, and cover the event and its participants on a blanket basis.**

### Liability Policy

This policy provides liability coverage for claims or lawsuits arising out of bodily injury or property damage. Coverage is worldwide, provided that suits are brought in a U.S. court of law.

## Limits of Coverage

Per-occurrence limit	\$3 million
General policy aggregate (per location)	\$7 million
Products/completed operations aggregate	\$3 million
Damage to premises rented by you	\$1 million
Medical payments (to nonparticipants)	\$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 and nuclear energy), this policy excludes coverage for fireworks, sexually transmitted disease and trampolines. With regard to indoor lacrosse, rules specified by FIL and USA Lacrosse must be followed.

The liability policy also specifically excludes coverage for event directors, coaches, parents or volunteers while using any automobile or motor vehicle to transport team members or participants. Therefore, RPS Bollinger and USA Lacrosse strongly advise those who are transporting players to make certain that the vehicle and drivers are properly licensed and adequately insured.



## Basic Accident Insurance

This policy pays the reasonable and customary charges for a covered injury to an insured participant. The accident policy is full excess, which means it is secondary to any other insurance or employee benefit plan. If the claimant does not have other health or medical coverage, the accident policy will pay benefits on a primary basis. The deductible is applied to all claims, whether or not there is primary insurance.

### Limits of coverage

Accident medical expense benefit	\$100,000
Accidental death and dismemberment (including cardiac/circulatory accidental death)	\$20,000

### Deductibles per claim

Adult women players	\$1,000
Youth and high school players	\$500
Certified coaches and umpires/officials	\$500
Coaches and umpires/officials	\$1,000
Adult male players	\$3,000
Policy benefit period	2 years
Full excess coverage	

## Notable Accident Policy Exclusions

The policy does not cover any loss, fatal or nonfatal, 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 workers' compensation or similar, hernia of any kind, or intoxication of the insured or being under the influence of any narcotic unless prescribed by a doctor.



## How 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 Morristown, New Jersey, 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 number is 866.267.0093.

### Contact us:

Lacrosse hotline: 800.446.5311 (press 5)

Lacrosse claims: 866.267.0093

Email: [lacrosse@rpsins.com](mailto:lacrosse@rpsins.com)

RPS Bollinger is a licensed agent in all 50 states. Certain state insurance departments require that we post our license number in this brochure. California license number is 0274666. Florida license number is A296305

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For more information, visit [RPSins.com/SignaturePrograms](http://RPSins.com/SignaturePrograms).

## OFFICE LOCATION

PO Box 1322 Morristown, NJ 07960

Phone: 800.446.5311 | Fax: 973.921.8474

[RPSins.com/SignaturePrograms](http://RPSins.com/SignaturePrograms)

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