

Liability Insurance

For US Lacrosse Teams, Leagues & Associations



An important benefit of membership with US Lacrosse is the General Liability insurance automatically provided as part of the US 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 US Lacrosse.

Organizations who adopt the guidelines below now have the option to purchase a "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 US Lacrosse.

Meeting the 100% Membership guideline for Certified Teams, Leagues & Associations

Understanding the practical difficulty of ensuring that every participant is a member at all times, US Lacrosse has developed the 2-step guidelines below for "certified" teams, leagues and associations to follow in order to be assured of coverage for their organization, their board and volunteers.

"Certified Teams, Leagues and Associations" are defined as those who meet the following 2-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 US 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 USLaxTeams.com, League Athletics or similar program. Contact US 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 US Lacrosse database (USLacrosse.org) or by verifying your roster in conjunction with US Lacrosse's membership department.

Under either verification system, no player, coach or official should be allowed to participate in activities until he/she has confirmed US Lacrosse membership.

For Certified leagues: Ensure that all teams within the league follow the above steps in order to secure liability coverage for the league as a whole, for the entity, the league board and league volunteers.



RPS BOLLINGER

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Short Hills, NJ 07078-1379
Ph: 800.446.5311 • Fax: 973.921.2876
RPSBollinger.com

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 mid-season and it turns out they are not a member of US Lacrosse? What if some players' memberships expire during the season and at claim time it is discovered that not all participants are 100% members of US 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 Officials' Associations, to "lock in" liability coverage for your organization.
- How does it work? The endorsement formally adds your organization as an Additional Insured to the US Lacrosse General Liability policy at a cost of \$50 per endorsement per policy term (1/1 to 12/31). Coverage is effective the day after payment is received until 12/31 of that same calendar year. The coverage cannot be pro-rated. 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 teams, leagues and officials' associations who certify that they follow the guidelines above and mandate 100% membership in US Lacrosse can purchase the endorsement.
- How to get Peace of Mind? Go to RPSBollinger.com, select US Lacrosse, and click on Buy Additional Insurance. 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 is involved in a liability claim, US 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 2-step guideline, or, if their roster is checked and shows a significant number of participants not registered with US 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 is comprised of 100% US 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 US Lacrosse and the General Liability policy pays the claim (w/ \$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 US Lacrosse, therefore, 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 US Lacrosse and the liability policy pays the bills.

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- 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 6 of 25 team members are USL 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 within your lacrosse association. US 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 USLacrosse.org or RPSBollinger.com for more information on the US Lacrosse Member Insurance Plans. Or contact RPS Bollinger's Programs Division for additional assistance at lacrosse@RPSins.com or 800.446.5311.

US Lacrosse registers members on an individual basis, not on a team or league basis, and 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 and coaches, or your officials, if you have an officials' association.



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BOLLINGER SPORTS & LEISURE

Peace of Mind Endorsement: General Liability Extension for Certified Teams, Leagues & Associations

Contact Name: _____

Team/League/Association Name (to appear on endorsement): _____

Address (to appear on endorsement): _____

Contact Phone #: _____ Contact Email: _____

(Note: The requested endorsement will be emailed to contact)

Complete the following to confirm that you are a “Certified Organization” (Team, League or Association) who follows this 2-step procedure for verifying 100% US Lacrosse membership

- 1. We have written by-laws or guidelines that require all players and coaches (for teams or leagues) or all officials (for officials’ associations) to be registered members of US Lacrosse in order to participate. Yes No
- 2. We have a systematic membership verification process to ensure that all participants are members for the duration of the season (check which method applies):
 - All members sign up through Registration website which requires their current US Lacrosse membership # (such as USLaxTeams.com or League Athletics)
 - Manual membership checks are done through USLacrosse.org by our Team or League Registrar
 - Participant spreadsheet is sent to US Lacrosse membership department for verification
 - Other _____

There is a \$50 charge for each “Peace of Mind” endorsement request per policy term (1/1 to 12/31). Coverage is effective the day after payment is received until 12/31 of that same calendar year. This charge cannot be pro-rated.

Verification: I attest that the Certified Team, League or Association on whose behalf I am requesting this endorsement mandates 100% membership in US Lacrosse. In addition, I have verified our roster using one of the above mentioned procedures, and all participants are currently registered members of US Lacrosse.

Signature _____ Date _____

Please allow 2 – 3 business days to process the endorsement. If paying by check, please submit payment to:

RPS Bollinger - Sports & Leisure
PO Box 390, Short Hills, NJ 07078.

The coverage can also be purchased with a credit card at RPSBollinger.com, click US Lacrosse, then Buy Insurance Online.

Questions? Call RPS Bollinger at 800.446.5311 ext. 5 or email at Lacrosse@RPSins.com
Fax Number: 973.921.2876 Attention: Lacrosse Administrator