



## INSURANCE - GENERAL INFORMATION

The US Lacrosse Member Insurance Program provides Excess Accident Medical and General Liability Insurance to all members while participating in covered amateur lacrosse activities. The Insurance Program has been developed by the US Lacrosse Insurance/Risk Management Committee to establish high quality insurance standards for the sport and to provide protection to all registered members during the term of their membership.

Any claims or disputes arising from or relating to membership, including without limitation, participation in US Lacrosse activities and/or recognized or sanctioned events are subject to the "Dispute and Mandatory Arbitration Agreement," which can be found on the Insurance page of the US Lacrosse website.

The program provides two important types of coverage. The General Liability policies (General Liability and Excess Liability) protect members who are sued for incidents arising out of lacrosse activities that involve Bodily Injury or Property Damage to others. If a player or spectator is injured and makes a legal claim as a result, or if your team ruins a school's tennis courts by running across them in their cleats, those are the types of claims that would be covered by the Liability policies.

The second part of the insurance program is Accident Medical insurance. This coverage is made up of two policies, Basic Accident insurance and Catastrophic Accident insurance. These coverages are intended to provide supplemental insurance coverage to help defray medical, dental and hospital expenses that may incur if injured during lacrosse activities.

Together, these plans make up the US Lacrosse Insurance Program - one of the best programs in amateur sports today!

### **Who is Covered by the US Lacrosse Insurance Program?**

---

1. **Individual Members:** Players, Coaches and Officials who are currently registered members of US Lacrosse, and who are in good standing, are covered by the US Lacrosse Insurance Program for the term of their membership. Fan members and International members do not receive insurance coverage as part of their membership benefits.
2. **Coverage by Membership Category:** How you register with US Lacrosse dictates how the coverage will apply. For example, if you register as a player, you are covered when playing lacrosse (and not for officiating or coaching). Similarly, if you are registered as a coach you are covered for your coaching duties only;

the insurance will not cover you if you decide to play in a tournament. In order for the Member Insurance Plan to cover you for more than one category of participation, you must indicate these multiple categories on your application.

- 3. Teams & Leagues:** An important feature of the US Lacrosse Insurance Program is that the Liability plan extends only to teams and leagues that are 100% registered with US Lacrosse. In order for a team or league to be covered by the General Liability and Excess Liability policies, all players and coaches must be currently registered with US Lacrosse. By doing so, your team or league as an entity will be protected by the Liability policies and you will be able to obtain Certificates of Insurance, which are typically needed in order to secure fields or facilities for lacrosse activities. In addition, the Liability plan will also extend to cover your board and volunteers if they are named in a lawsuit. Don't overlook this important aspect of team or league operations! Make sure your team or league is properly insured for liability so that you are not responsible for the financial and legal burden of handling a legal claim yourself. For further information on insuring your team or league through the US Lacrosse Insurance Program, please refer to the document "How to Insure your Team or League for Liability ". For more details on what is covered by General Liability insurance, please see the General Liability coverage section.
- 4. Non-Members:** No insurance coverage is provided to non-members while participating in lacrosse activities. However, if you are hosting a Lacrosse Event, such as a Tournament, Camp or Clinic, you can purchase US Lacrosse Event Insurance, which will provide liability insurance to you as the organizer, cover the event itself and all participants, including volunteers -- whether or not they are US Lacrosse members. The Lacrosse Event insurance plans carry lower limits of Accident coverage, and more restricted liability coverage than that provided to US Lacrosse members.

See the individual sections for each policy type for further details on the coverages provided.

### **What Activities are Covered by the Insurance Program?**

The accident and liability policies provide coverage to insured persons or teams/leagues (as defined above) for the following Covered Activities:

- 1. Standard Lacrosse Activities:** US Lacrosse members and 100% registered teams and leagues are covered for scheduled games, team practice sessions, and sponsored team/league activities, provided they are under the direct supervision of a team coach or other official team/league member. "Team or League Activities" include games, scheduled practices, clinics and team training, and participation in tournaments. Coverage is not provided for unscheduled or unsupervised practices or training (ie., playing lacrosse in your backyard).
- 2. Other supervised activities,** such as team or league meetings, banquets, and standard, non-hazardous fundraisers are also covered. Examples of non-hazardous fundraisers are bake sales, car washes, and other similar, low-risk events are covered. "Hazardous" fundraisers include activities such as bounce-houses, hiring petting zoos or hosting concerts, which will need to be individually

underwritten and may incur an additional premium. No coverage is provided for any event that includes fireworks. Please contact RPS Bollinger if you are hosting a function that may be considered 'hazardous' or high risk.

3. US Lacrosse Insurance Accident coverage follows individual members whenever they are participating in scheduled amateur lacrosse activities. If you are a Player member and play on three different teams, the coverage follows you wherever you go, regardless of whether or not the other players on the team are USL members. Similarly, if you attend a camp or play in a tournament, your membership insurance will follow you for each of those activities and cover you if you are injured.
4. Coverage for Officials/Assignors: US Lacrosse member officials are protected while officiating amateur lacrosse and they are also covered in their duties as Assignors for lacrosse games. In order for the insurance coverages to apply to Assigning duties, Assignors must be a US Lacrosse member official. Under the General Liability policy, coverage for officials is specifically defined as being "in force while officiating in any and all amateur lacrosse activities." Additionally no coverage is in place for box or indoor lacrosse that permits cross-checking and boarding.
5. Group Travel – The US Lacrosse Insurance Plan provides limited coverage for direct travel to and from lacrosse activities. Coverage is provided ONLY under the Accident policies for injuries incurred during group travel, as indicated below. No coverage is provided for under the Liability policies for individual or group travel, nor for transporting participants. See below for further details.

1. **Accident Insurance:** Under the Accident coverage, members are covered while traveling as a group directly to or from scheduled lacrosse activities. Group travel refers to a group of team members, or a group of officials going directly to or from a lacrosse activity, whether in chartered vehicles or in privately owned cars. No coverage is provided for injuries incurred during individual travel by a member traveling to activities on his/her own.

The Accident policy pays on an excess basis. Therefore, if a member is injured in a car accident, the US Lacrosse Accident policy will pay after any other applicable primary insurance has paid its benefits -- including health insurance plans and personal injury or no-fault coverage under the driver's auto insurance.

2. **Liability Insurance:** No auto liability or other liability coverage is provided for travel under the US Lacrosse Insurance Program. This means that there is no liability coverage for coaches, parents, players, officials or volunteers while transporting team members or volunteers to any lacrosse activity. Therefore, Bollinger and US Lacrosse strongly advise teams or leagues who are transporting participants to make certain that the vehicle and the driver(s) are properly licensed and fully insured.

For further information, please see the [Vehicle Safety](#) guidelines in the Risk Management section of this web site.

### **When Does Membership Coverage Go Into Effect?**

---

The US Lacrosse member insurance goes into effect upon the date of receipt of your new or renewal membership application in US Lacrosse's office. If you apply for membership on-line, the insurance is effective as of the date your credit card transaction is approved (usually same day).

If you mail in your application to US Lacrosse, or if your coach or league administrator collects your membership application to mail into US Lacrosse as part of a group, coverage does not go into effect until the application is received in US Lacrosse's office. If you are participating in an event sponsored by US Lacrosse with on-site membership registration, the insurance will go into effect upon acceptance of your application by US Lacrosse staff on the day of that event.

You can look up your membership status on-line through the [US Lacrosse website](#).

### **HOW TO FILE A CLAIM**

If you are a current US Lacrosse member who is injured during a covered lacrosse activity, you may file a claim online at <https://apps.rpsbollinger.com/lax/claims/>

If you are a non-member who was injured while participating in an insured US Lacrosse tournament, camp or clinic, please contact RPS Bollinger at 800-446-5311, press "5" for Lacrosse. The Bollinger Lacrosse Administrator will verify that the event you participated in was insured and will then provide you with an accident claim form to complete.

**Claim Guidelines:** You have 90 days from the date of injury to submit a claim form. For claims to be eligible for coverage you must seek medical attention within 60 days from date of injury.

**Benefit Period for Basic Accident and Catastrophic Accident Plans:** The Basic Accident policy pays benefits for expenses incurred within 2 years from the date of injury. Medical or dental expenses that are incurred within 2 years of the date of injury are eligible for coverage under this policy.

In the event of serious or catastrophic injury, a claim that exceeds \$100,000 in expenses paid through the Basic Accident policy (within the 2 year benefit period) will trigger coverage under the Catastrophic Accident policy. Once the claim exceeds \$100,000 within 104 weeks of the date of injury, coverage then continues under the Catastrophic Accident plan. The Catastrophic Accident policy pays expenses that are incurred within 10 years of the date of injury or until the policy limits are exhausted, whichever comes first.

**General Liability Claims:** If you or your organization are involved in an incident which may give rise to a liability claim, or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately to US Lacrosse's Insurance Administrator, RPS Bollinger. Legal complaints are time-sensitive matters. Please do not delay in forwarding the liability claims information you receive to RPS Bollinger, along with all supporting materials (police report, incident report, newspaper or internet articles, etc.). RPS Bollinger will report the claim to the liability insurance company, who will then contact you with information on the claims process and your legal representation.

**Incident Reports:** If you or your team is involved in an incident that may result in a future liability claim, please complete an **Incident Report Form**.

**You should file an Incident Report:**

- If EMS has been called for an injured participant or spectator
- In the event of any serious catastrophic or fatal injury occurring during a lacrosse activity or other sponsored activity
- For serious damage to the property of others (in excess of \$5,000)

Please keep one copy for your records and send the other copy to RPS Bollinger along with your certificate of insurance and the roster of all your players and coaches.

**Insurance and Claims Administrator**

---

All accident claims are handled and paid by RPS Bollinger, the insurance administrator for US Lacrosse.

**You may contact RPS Bollinger at:**

General Phone: 1-800-446-5311, press "5" for Lacrosse  
Fax: 1-973-921-2876

---

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

---

Claims Email: [SportsClaims@BollingerInsurance.com](mailto:SportsClaims@BollingerInsurance.com)

---

Website: [www.RPSBollinger.com](http://www.RPSBollinger.com)

---