

US Lacrosse Member Insurance Plans: FAQ



The **US Lacrosse Member Insurance Plans** are designed to provide blanket insurance protection to all registered members of US Lacrosse during the term of their membership. The insurance is provided on an individual basis to each member Coach, Official/Umpire, Youth, High School and Adult Player while participating in scheduled and/or supervised amateur lacrosse activities. For additional details on the member insurance coverages provided, please visit USLacrosse.org.

What type of insurance is provided to me as a US Lacrosse member? As a benefit of membership, players, coaches and officials/umpires who register with US Lacrosse receive a package of insurance coverage. This includes Accident Insurance and General Liability Insurance that protects you while participating in covered amateur lacrosse activities. See below for more detailed description of each plan.

When does my Insurance go into Effect? The US Lacrosse Member Insurance is effective upon the date of receipt of the 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, 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 at the event.

How does my Member category affect the US Lacrosse Insurance Plan? The member category you register under 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 (Note: There is no additional membership charge for selecting multiple categories).

What are Covered Activities under the USL Insurance Plan?

Covered Activities are defined as:

1. Scheduled games, team practice sessions, and/or sponsored team/league activities, provided they are under the direct supervision of a team official.
2. Individual members are also covered while participating in or working lacrosse camps, clinics and tournaments. Coverage is not automatically provided for hosting or sponsoring these activities. See below for "How to Insure Tournaments, Camps and Clinics" that you host or sponsor.
3. Other supervised activities, such as team or league meetings, banquets and usual, non-hazardous fundraisers are also covered. Examples of non-hazardous fundraisers are bake sales, car washes and other similar events. No coverage is provided for any event that includes fireworks.
4. In addition to the above, US Lacrosse Member Officials are protected by Liability Insurance while officiating in any and all amateur lacrosse activities. Member Officials are also covered in their duties as Assignors for Lacrosse activities.

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5. With regard to Accident coverage only, 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 to or from a lacrosse activity. The Accident policy pays on an excess basis; therefore, if a member is injured in a car accident, for example, the US Lacrosse Accident policy will pay after any other primary insurance, including his/her own health insurance plan and personal injury or no-fault coverage under the applicable auto insurance.
6. **Important Note:** No liability coverage is provided to parents, coaches or volunteers while using any automobile to transport team members or volunteers to any practice, game or activity. Therefore, RPS 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.

What is Accident Insurance? Accident insurance provides coverage for medical and dental expenses incurred as a result of an accidental injury during a covered lacrosse activity. An accidental injury is defined as a "sudden, unexpected and unintended event which is identifiable and caused by an external force." This policy does not cover expenses incurred for non-identifiable injuries nor for illness, sickness or disease.

What is covered by the US Lacrosse Accident

Insurance? The Accident Insurance is comprised of two parts: a Basic Accident policy and a Catastrophic Accident policy.

- **The Basic Accident policy** is an Excess policy with a \$100,000 limit to cover accident medical and dental expenses. This deductible is \$3,000 for adult male players and \$1,000 for coaches, youth and HS players as well as Non-US Lacrosse Certified Officials. For US Lacrosse Certified Officials, the deductible is \$500. (the deductible applies regardless of whether you have other primary insurance). The policy has a 2 year benefit period, meaning that it covers medical and dental expenses you incur up to 2 years from the date of injury. There is an Accidental Death & Dismemberment Benefit of \$20,000, which includes Accidental Death coverage for incidents involving Cardiac & Circulatory events. In addition, the Accident plan provides Game Fee Reimbursement for officials. The policy pays up to \$200 per missed game, subject to a 7-day waiting period (the game fee deductible) and will pay up to a maximum benefit of \$7,500 for US Lacrosse Certified Officials per policy term and \$5,000 for Non-USL

Certified Officials. This coverage is provided to officials who are injured during a lacrosse activity and will pay them for scheduled, missed lacrosse games (according to info. provided by their assignor). For games in the future that were not assigned due to injury, a copy of the previous year schedule or two showing typical schedule must be included with the assignor signature.

- **The Catastrophic Accident policy** covers claims for serious or catastrophic injuries, whose expenses exceed the Basic Accident policy's \$100,000 limit 2 years (the Basic Accident policy's benefit period). The Catastrophic policy provides additional limits up to \$1 million with a \$100,000 deductible (meant to dovetail with the Basic Accident policy limits). Under the Catastrophic Accident policy, you have an additional 8-year benefit period to incur medical expenses up to the \$1 million limit. The policy also provides a \$250,000 Catastrophic Cash benefit for claims involving Coma or Paralysis occurring within 180 days of the date of injury. The policy will pay a lump sum cash benefit to the injured participant, subject to the following: the paralysis or coma must last 12 consecutive months (the waiting period); a physician must determine that the condition is irreversible and has resulted in permanent disability; and the benefit is payable according to this schedule: Coma – \$250,000 (100%); Paralysis of 2 or more limbs (upper and/or lower) – \$250,000 (100%); Paralysis of one limb (upper or lower) – \$125,000 (50%); Paralysis of one or more other parts of the body – If the insured's paralysis is a part of the body other than a limb, the percentage of the cash benefit will be determined will be made in conjunction with case management of the claim provided by Markel Insurance Company.

What if I have my own primary medical/healthcare

insurance? Accident medical expenses are covered under the USL Accident policies on an Excess Basis, meaning that benefits will only be paid under this plan after your own personal or group insurance has paid out its benefits. Once you have submitted the claim to your primary insurance plan, you can submit any remaining balances or out of pocket expenses to the USL Accident plan. Send your itemized bills and EOB's from your primary carrier with a completed USL claim form to Bollinger to have your claim processed. Please note: It is very important that you follow your primary insurance carrier's eligibility criteria (e.g., to be treated in-network, if required by HMO, etc) in order for your claim to be eligible for coverage under the USL Accident plan. If you go out of network from your primary plan and your primary insurer denies coverage for your expenses, this policy will also exclude coverage for those expenses incurred.

What happens if I have no other insurance? If you have no other insurance, the US Lacrosse insurance coverage is primary subject to the deductible and other policy limitations. Send the itemized bills from your doctors or hospitals along with a completed US Lacrosse claim form to Bollinger to have your claim processed.

Is there a deductible or coinsurance on the US Lacrosse Accident plan? Yes. Adult male players have a \$3,000 deductible. The deductible for coaches, youth and high school players as well as Non-US Lacrosse Certified Officials is \$1,000. For US Lacrosse Certified Officials, the deductible is \$500. The deductible applies per injury, regardless of whether you have other insurance or not. There is no coinsurance under the US Lacrosse program.

Do the US Lacrosse Accident Plans cover everything? No ~These policies are designed as a supplemental insurance plan purchased by US Lacrosse to help members minimize out of pocket expenses that you may incur while participating in lacrosse activities. There are limits, conditions and exclusions within the policies, which may mean that you will not be reimbursed 100% of your medical or dental costs.

These limitations include:

- The deductible
- Usual and Customary basis for claims payments. Insurance companies use the "usual and customary" guideline for determining the maximum reimbursable amount for a particular service or treatment. This amount is determined by the average amounts for similar service or treatment by physicians and providers in your area. Our claims data tables are updated monthly by zip code for determining the usual and customary allowances.
- Policy sublimits: The Basic Accident policy limits coverage for Physical Therapy and Chiropractic treatments to a maximum benefit of \$2,000 per injury, subject to a \$50 maximum per visit. Coverage for Durable Medical Equipment is limited to \$2,500 per injury.
- Out of network exclusions: If you go out of network from your primary health care plan and your primary insurer denies coverage for your expenses, this policy will also exclude coverage for those expenses incurred. It is very important to follow your primary plan's guidelines in order for your claim to be eligible under this plan.

Are there guidelines under the US Lacrosse Accident policy for getting treatment and submitting a claim form? For claims to be eligible for coverage, you must seek medical treatment within 60 days from the date of injury. The US Lacrosse claim form must be submitted to Bollinger within 90 days from the date of injury (or as soon as practicable if you have other insurance).

How can I make sure that my Accident claim gets paid as quickly as possible? The most important thing you can do is to fill out the claim form completely and have it signed by your coach, league official, tournament director, camp director or your local officials' board (if you are an injured official). Incomplete claim forms are the most common reason for delays in the claims process.

Another way to avoid delay is to provide RPS Bollinger with itemized bills (a "CMS-1500" is the standard form used by doctors and dentists, "UB-04" or "UB-92" are the standard form used by hospitals). Note that billing statements or copies of credit card receipts are not acceptable as they do not provide the proper doctor id #'s or the diagnosis codes for your treatment or services. And if you have primary insurance, you will need to include the explanation of benefits form (EOB) from your primary health insurance carrier.

For Officials who are submitting a claim for Game Fee Reimbursement, they must provide a schedule directly from their assignor of games missed, along with the amount of the fee for each game.

What is General Liability Insurance? General Liability insurance basically protects members from lawsuits or claims for Bodily Injury or Property Damage to others that arise out of covered lacrosse activities. This means if you are sued because someone was injured (bodily injury) or because you damaged someone else's property during a covered lacrosse activity, then those claims would be covered by the US Lacrosse liability insurance.

The policy "trigger" for claims is an incident involving either an injury to spectator, player or other person; or property damage, such as a broken windshield to a car passing by, or damage to a facility where you are holding a game or practice. The general liability policy excludes coverage for automobile liability (no coverage for coaches or parents who transport participants), as well as claims stemming from pollution (misapplication of pesticides on fields, for example), and claims involving trampolines or fireworks, among others.

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What liability limits do I get as a member of US Lacrosse?

Your membership in US Lacrosse automatically provides:

General Liability & Excess Liability Policy Limits (combined)

Per Occurrence Limit	\$2,000,000
General Aggregate Limit per Location	\$6,000,000
Products & Completed Operations Aggregate	\$3,000,000
Personal Injury/Advertising Injury Limit	\$2,000,000
Sexual Abuse & Molestation Limit per occurrence	\$2,000,000
Sexual Abuse & Molestation aggregate	\$2,000,000
Damage to Premises Rented by you	\$300,000
Medical Payments (to non-participants)	\$5,000
Deductible	\$0

How do I get Liability Insurance for my Team or League? To insure your team or league as an entity for General Liability insurance, the team/league must be comprised of 100% registered members of US Lacrosse, meaning all players and coaches must be current members of US Lacrosse.

It is important to have liability insurance for your team/league to protect you from liability lawsuits (see below for what coverage is provided by General Liability insurance). In addition, you will need liability insurance in order to secure fields or facilities; the field owner typically requires a certificate of insurance showing that they are named as an "Additional Insured" onto the liability policy. In order to obtain that certificate, you must be a 100% registered team or league.

Because US Lacrosse membership (and the insurance it provides) is done on an individual basis, the only way to extend liability coverage to a team or league – and to the fields and facilities that you use – is to make sure 100% of players and coaches are currently registered with US Lacrosse. By mandating 100% membership, your team or league will then be insured for \$2 million of general liability insurance at no additional cost.

In the event of a liability claim, such as a lawsuit from an injured player or spectator, or even something as simple as a bill for a windshield broken by an errant ball, you will be asked to provide a roster of your team or league to verify 100% membership. If it is determined that you did not have 100% registration at the time of the claim, the insurance company will deny coverage for the claim. The US Lacrosse Insurance/Risk Management Committee has developed guidelines that you can use to ensure liability coverage for your team or league. These "Guidelines for Insuring US Lacrosse Teams & Leagues" are attached at the end of this FAQ document.

How do I get a Certificate of Insurance for my Team or League? If you have registered all of your players/coaches and verified their membership status in the US Lacrosse membership database, you can obtain a certificate of insurance by going to the website provided by US Lacrosse's Insurance Administrator (Bollinger) at RPSBollinger.com. Click on US Lacrosse, then "Certificates of Insurance" and create an account if you are entering a certificate for the first time in the calendar year. Select the User Name and Password of your choice when creating the account. After confirming that your team is 100% registered with US Lacrosse, you will then be able to issue the certificate(s) you need. There is no charge for certificates of insurance.

Will my Insurance be invalidated if we don't have US Lacrosse Member Officials at our Game? No. If two teams are playing each other and both are 100% US Lacrosse members, their coverage (and that of their players and coaches) is still in force even if they do not have US Lacrosse member officials at the game. Officials are not considered members of a team or league, and as such, do not impact the 100% membership requirement for liability insurance to be in effect.

However, it should be noted that if a non-US Lacrosse official is sued as a result of an incident during the game, there is no coverage for that official under the US Lacrosse Insurance Plan. Further, to reiterate the statement above regarding membership categories, if there are not enough officials at a game and one of the coaches steps in to officiate, there is no coverage for that coach unless he or she is registered as a coach and official with US Lacrosse.

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If we don't have the Appropriate Number of Officials for our Game, does that affect the Liability Insurance?

No – there is no limitation in the insurance policies stating how many officials you need on the field in order for coverage to apply. However, the rules of lacrosse are clear on how many officials are needed from a safety perspective at each level of play. By disregarding those rules, you are opening your team, league and coaches up to potential charges of negligence. From a risk management standpoint – to protect you from lawsuits and your players from injury – the best course of action is to follow the rules, and to use the appropriate number of certified US Lacrosse officials whenever possible.

It is US Lacrosse's intent that the officials on the field bear the ultimate responsibility for the safety of the game. This provision means that if the officials allow a boys' game to be played without helmets and the official is sued as a result of an injury caused by the lack of helmets, that claim could be denied because the official disregarded the safety rules of lacrosse. This stipulation applies only to an official who allows changes to the rules that directly affect the safety of players. It does not invalidate liability coverage when officials allow changes to other non-safety issues, such as having shorter quarters, etc.

There are also expanded insurance benefits for officials, which include Game Fee Reimbursement if you are injured while officiating lacrosse and prevented from officiating other scheduled lacrosse games. In addition, the Accidental Death benefit is extended to include coverage for fatalities involving Cardiac or Circulatory (heart attack or stroke) incidents while officiating. (Note: Heart attack and stroke are considered illness-related incidents, not accidental injuries, and therefore, there is no coverage for medical expenses for cardiac or circulatory claims. However, the Accidental Death benefit has been extended by US Lacrosse to provide coverage for cardiac and circulatory as an additional benefit for US Lacrosse members.)

Does the US Lacrosse Insurance Plan cover Indoor Lacrosse? Yes, but indoor lacrosse is only covered when field rules are used (allowing for modifications to the number of players on the team or other changes to field rules that do not negatively impact the safety of players). US Lacrosse and its insurance program specifically exclude coverage for Box Lacrosse and for indoor games where cross-checking or boarding is allowed.

Am I covered while driving my Players or my Children to Lacrosse Activities? No. There is no Automobile Liability coverage for coaches, parents or volunteers under the US Lacrosse Insurance Program. The liability policy specifically excludes coverage for the transportation of players or participants. Therefore, US Lacrosse and RPS Bollinger strongly advise teams who are transporting players to make certain that the vehicles and drivers are properly licensed and adequately insured. Please refer to "Vehicle Safety Guidelines" for additional risk management information (click on "Risk Management" on the USLacrosse.org web site).

Note: If a US Lacrosse member is injured in a vehicle accident while traveling as a group directly to or from scheduled lacrosse activities, that claim will be covered by Accident Medical insurance. Group travel refers to a group of team members or a group of officials going to or from a lacrosse activity. The Accident policy pays on an excess basis; therefore, if a member is injured in a car accident, for example, the US Lacrosse Accident policy will pay after any other primary insurance, including his/her own health insurance plan and personal injury or no-fault coverage under the applicable auto insurance.

How do I insure a tournament I am hosting? There are two ways to cover a tournament under the US Lacrosse Insurance program. You can either mandate US Lacrosse membership for all participants, or purchase the US Lacrosse Event Insurance.

If you mandate US Lacrosse membership, all players, coaches and officials must have current US Lacrosse Membership confirmed by roster (through the US Lacrosse member database, or by registering all tournament participants on USLaxTeams.com). If you purchase Tournament Insurance, this insurance would afford coverage to all participants at the event regardless of their US Lacrosse membership status. Note that there are differences in coverage between the Member and Event insurance plans (see below). Please go to RPSBollinger.com and click on "US Lacrosse," then "Buy Insurance Online" to purchase this insurance online for your event.

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We are planning a fundraising event for our lacrosse team. What type of insurance will we need? Non-hazardous fundraising events – such as banquets, bake-sales or car washes – are covered for general liability for teams with 100% confirmed and current US Lacrosse membership for all players and coaches. Members who participate in these events are also covered for accidental injuries by the US Lacrosse Accident insurance. If you are uncertain if all team memberships are current, or if you are hosting a sports event (clinic, all-star game, etc.) with non-members, you can purchase insurance for that day. One-day events can be insured as a “Special Event/Fundraiser” under the US Lacrosse Event Insurance program. Tournaments, All-Star or Alumni games must be insured under the US Lacrosse Tournament program (see above).

How do I get Insurance for our Lacrosse Booster Club? To cover the Booster Club and its fundraising activities, you can purchase the Booster Club Liability coverage through the US Lacrosse Event Insurance program. This will provide you with liability protection for your meetings, banquets and fundraisers throughout the calendar year. In addition, you may need to provide proof of insurance to the facility where you are holding your meetings or events – or add the facility as an additional insured. The Booster Club liability policy will allow you to do this at no additional charge. Coverage is in force whether or not your club members or attendees are US Lacrosse members. Note: This is a liability plan only; no accident medical insurance is provided. Please log onto RPSBollinger.com and click on “Buy Additional Insurance” to purchase this coverage.

I’m holding a parents’ meeting (or registrations, or try-outs) and need a Certificate of Insurance. My team has not yet registered because it is pre-season, but I am a member of US Lacrosse. Is that good enough? No – certificates of insurance can only be issued once all players and coaches have 100% US Lacrosse membership. However, you can purchase one day insurance to cover your event through the US Lacrosse Event Insurance plan. Should registration/tryouts extend to more than one day, Day Camp insurance must be purchased. Both can be purchased through the US Lacrosse Insurance Administrator’s website at RPSBollinger.com.

Do the coverages for US Lacrosse Event Insurance (for Booster Clubs, Camps, Clinics and Tournaments) differ from the insurance that Members receive? Yes, there are a number of differences between the two programs. The Event Insurance plans have restrictions not found on the Members’ Insurance program. Under the General Liability policy, the Event Insurance has an exclusion for Sexual Abuse Liability. In addition, for Camps, Clinics and Tournaments, there is no Catastrophic Accident insurance: participants only receive the Basic Accident limit of \$100,000 (not the full \$1 million that members receive). Note that no accident or catastrophic accident coverage is provided for the Booster Club insurance program.

If you want to obtain the full benefits and coverages of the US Lacrosse Member Insurance Program, ensure that all participants in your Camp, Clinic or Tournament are current, registered members of US Lacrosse. If you choose this option to insure your event, not only will your event be covered for free, but you and your participants will be covered with the full limits of the US Lacrosse Member Insurance Program, without the restrictions listed above.

If you have any other questions regarding the US Lacrosse Member Insurance Program, please do not hesitate to contact RPS Bollinger for assistance at:

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Lacrosse Hotline: 800.446.5311 press “5”

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