

# The 2008 US Lacrosse Insurance Program

The US Lacrosse Insurance Program has been coordinated by the US Lacrosse Insurance Committee to establish insurance standards for the sport and to provide protection to all registered members of US Lacrosse during the term of their membership. Coverage is provided on an individual basis for each member Coach, Referee/Umpire, Youth and Adult Player, while participating in covered events. A secondary goal of the program is to promote risk management and loss control in order to increase safety awareness among US Lacrosse members.

## GENERAL LIABILITY and EXCESS LIABILITY Underwritten by Markel Insurance Company

These policies provide liability coverage for claims arising out of bodily injury or property damage, which occur during a covered activity. The policies cover:

- Participant Legal Liability
- Spectator Liability
- Sexual Abuse and Molestation Liability
- Liability for Products/Completed Operations
- Personal and Advertising Injury Liability
- Fire Legal Liability
- Medical Payments (to non-participants)

### **Covered Activities**

US Lacrosse members are covered while participating in sponsored or supervised amateur lacrosse activities, including scheduled games, tournaments, supervised practices, camps, clinics and fundraising activities. Special restrictions apply to Indoor Lacrosse. For details, please go to [www.BollingerLax.com](http://www.BollingerLax.com).

## GENERAL LIABILITY POLICY LIMITS

General Policy Aggregate (Per Location)	\$5,000,000
Products/Completed Operations Aggregate	\$2,000,000
Per Occurrence Limit	\$1,000,000
Sexual Abuse Liability (Per Occurrence)	\$1,000,000
Sexual Abuse Liability Aggregate	\$2,000,000
Fire Legal Liability (any one fire)	\$ 100,000
Medical Payments (to non-participants)	\$ 5,000
Deductible	\$ 0

## EXCESS LIABILITY POLICY LIMITS

Per Occurrence Limit	\$1,000,000
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This policy is written on a follow-form basis over the General Liability policy.

## ACCIDENT MEDICAL EXPENSE INSURANCE Underwritten by Markel Insurance Company

This policy provides coverage for registered members of US Lacrosse for accidental injuries that occur during or directly result from participation in a covered activity

### **Covered Activities**

Covered activities include organized, sponsored or supervised amateur lacrosse activities, such as scheduled games, tournaments, supervised practices, camps, clinics and fundraising activities. Group travel as a team directly to and from scheduled activities is also covered for members.

## ACCIDENT POLICY BENEFITS:

Accident Medical Expense Benefit	\$25,000
Accidental Death & Dismemberment	\$10,000
Dental	\$10,000
Deductible per claim:	
Youth, High School & Adult Women Players	\$ 500
Coaches & Umpires/Officials	\$ 500
Adult Men Players	\$ 2,500
Policy Benefit Period	2 Years
Full Excess Coverage	

## ACCIDENT POLICY DETAILS

This policy pays the reasonable and customary charges for a covered injury. The first expense must be incurred within 60 days of the date of injury. Any further expenses must be incurred within the two-year benefit period to be eligible for coverage.

**Accident deductible:** This policy has a "corridor deductible." This means that the deductible is payable by the claimant regardless of any payments made by other insurance. The deductible for Adult Male players is \$2,500 and the deductible for all others (Youth and High School Players, Officials, Coaches and Adult Women Players) is \$500.

The policy is written on a **Full Excess Basis**. It will pay for covered expenses that are not recoverable from any other insurance policy, health care plan or employee benefit plan. Please note that you must follow your primary insurance carrier's eligibility criteria (to be treated in-network, if required by HMO, etc.) in order for this policy to consider your expenses for payment. If no other coverage is available, this policy will pay the claim on a primary basis, **after the deductible** has been taken.

### **Referee/Umpire Fee Reimbursement:**

Should an active US Lacrosse Member Referee or Umpire suffer an accidental injury during a covered lacrosse activity that prevents him/her from performing scheduled officiating duties a Reimbursement of Contract Fees for Scheduled games is available:

- Benefit: Up to \$200 per game
- \$7,500 Maximum per policy term
- 7 Day Elimination Period
- 26 Week Benefit Period

### **To File an Accident Claim**

Bollinger, the insurance administrator, will handle all claims. For claim forms and instructions, please go to [www.BollingerLax.com](http://www.BollingerLax.com) and click on "How to File a Claim." Accident Claim Forms and instructions can be printed from the site.

**CATASTROPHIC ACCIDENT MEDICAL**  
Underwritten by Markel Insurance Company

The Catastrophic Accident Plan provides coverage for claims incurred by registered US Lacrosse members injured during covered events. This policy is designed to coordinate with claims covered under the Base Accident Plan, which exceed \$25,000 (within the 2 year benefit period) or which are catastrophic in nature.

**CATASTROPHIC POLICY BENEFITS:**

Catastrophic Accident Medical Benefit	\$1,000,000
Benefit Period	10 years
Accidental Death & Dismemberment	\$ 25,000
Medical Evacuation	\$ 25,000
Repatriation of Remains	\$ 25,000
Deductible	\$ 25,000
Deductible Incurral Period	2 years
Full Excess	

*This brochure provides a summary of available insurance coverages. It is not an insurance policy. Please see the actual insurance policies, together with their declarations pages and endorsements for a complete recitation of the terms, conditions and exclusions of the Accident and Liability insurance policies, which are available for review at the US Lacrosse national office in Baltimore, MD.*

**SUPPLEMENTAL INSURANCE COVERAGES**

Bollinger provides other supplemental insurance plans that are available to US Lacrosse member teams, leagues and chapters, including:

- ◆ Directors & Officers Liability
- ◆ Equipment Insurance
- ◆ Crime Insurance
- ◆ 24-Hour International Travel Accident & Sickness

Through the US Lacrosse Insurance Plan, you may also purchase insurance to cover your events if you are sponsoring

- ◆ Lacrosse Tournaments
- ◆ Lacrosse Camps
- ◆ Lacrosse Clinics

Go to [www.BollingerLax.com](http://www.BollingerLax.com) for additional information and applications.



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# 2008 US Lacrosse Insurance Plans

