

2011 US Lacrosse Member Insurance Program Summary



THE MEMBER INSURANCE PLAN

The US Lacrosse Insurance Program has been developed by the US Lacrosse Insurance/Risk Management Committee to provide protection to all registered members of US Lacrosse during the term of their membership. Insurance is provided on an individual basis to each member Coach, Referee/Umpire, Youth, High School and Adult Player, while participating in amateur lacrosse activities. **All policies are underwritten by Markel Insurance Company, rated "A" Excellent by A.M. Best's rating service.**

A secondary goal of the program is to promote risk management in order to increase safety awareness among US Lacrosse members. A specially dedicated website has been created by Bollinger for the exclusive use of US Lacrosse members, www.BollingerLax.com. Please visit the site for more details on the US Lacrosse Insurance Plan, to obtain risk management information and to learn about additional insurance plans available for your team or league, as well as for individuals and families.

GENERAL LIABILITY and EXCESS LIABILITY

These policies provide liability coverage for claims or lawsuits arising out of Bodily Injury or Property Damage, which occur during a covered lacrosse activity. Coverage is provided for:

- Athletic Participant Legal Liability
- Spectator Liability
- Sexual Abuse and Molestation Liability
- Liability for Products/Completed Operations
- Personal and Advertising Injury Liability
- Damage to premises rented by you
- Medical Payments (to non-participants)

Covered Activities

Under the liability policies, registered members of US Lacrosse are covered while participating in sponsored or supervised amateur lacrosse activities, including scheduled games, supervised practices, and fundraising activities. Liability coverage extends to teams and leagues as entities (as well as to their boards and volunteers) if the team/league is **100% registered with US Lacrosse**. 100% registered teams/leagues are also able to obtain Certificates of Insurance to provide to field owners and facilities for their activities. For additional details, please go to www.BollingerLax.com.

GENERAL LIABILITY POLICY LIMITS

Per Occurrence Limit	\$1,000,000
General Policy Aggregate (Per Location)	\$5,000,000
Products/Completed Operations Aggregate	\$2,000,000
Sexual Abuse Liability (Per Occurrence)	\$1,000,000
Sexual Abuse Liability Aggregate	\$2,000,000
Damage to Premises Rented By You	\$ 100,000
Medical Payments (to non-participants)	\$ 5,000
Deductible	\$ 0

NOTABLE LIABILITY POLICY EXCLUSIONS:

In addition to the standard exclusions found under the Commercial General Liability policy (such as Pollution, Asbestos, Nuclear Energy), this policy excludes coverage for Fireworks, Sexually Transmitted Disease and Trampolines. Also, with regard to Indoor Lacrosse, the policy excludes coverage for any Box Lacrosse, or for leagues who permit boarding or cross-checking.

The Liability Policy also specifically excludes coverage for coaches, parents or volunteers while using **any automobile or motor vehicle to transport team participants or volunteers**. Therefore, Bollinger and US Lacrosse strongly advise teams who are transporting players to make certain that the vehicle and drivers are properly licensed and adequately insured.

EXCESS LIABILITY POLICY LIMITS

The Excess Liability policy provides an additional layer of liability coverage for US Lacrosse members:

Per Occurrence Limit	\$1,000,000
Policy Aggregate	\$1,000,000

This policy is written on a follow-form basis over the General Liability policy.

BASIC ACCIDENT MEDICAL POLICIES

The Basic Accident policy provides coverage for registered members of US Lacrosse for accidental injuries that occur during or directly result from participation in amateur lacrosse activities.

Covered Activities

Covered activities under the Accident Policies are: organized, sponsored or supervised amateur lacrosse activities, such as scheduled games, supervised practices and fundraising activities. Group travel as a team or as a group of officials, directly to and from scheduled activities, is also covered for members under the Accident policy.

BASIC ACCIDENT POLICY LIMITS:

Accident Medical & Dental Expense Benefit	\$100,000
Accidental Death & Dismemberment	\$ 20,000
(Including Cardiac/Circulatory Accidental Death)	
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	

Officials/Umpires Game Fee Reimbursement:

If an active US Lacrosse Member Referee or Umpire suffers an accidental injury while officiating a lacrosse activity which prevents him/her from performing scheduled officiating duties, a Game Fee Reimbursement Benefit is provided. It covers:

- Up to \$200 per scheduled game missed
- \$7,500 Maximum per claim
- 7 Day Elimination Period (deductible)
- 26 Week Benefit Period

BASIC 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: The policy has a "corridor deductible". This means that the deductible is payable by the claimant regardless of any payments made by other insurance.

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 cover your expenses. If no other coverage is available, this policy will pay the claim on a primary basis, **after the deductible** has been taken.

NOTABLE ACCIDENT POLICY EXCLUSIONS:

The policy does not cover any loss, fatal or non-fatal, 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 Worker's Compensation or similar; Hernia of any kind; Intoxication of the insured or being under the influence of any narcotic unless prescribed by a doctor.

CATASTROPHIC ACCIDENT INSURANCE

The Catastrophic Accident Plan provides coverage for claims incurred by US Lacrosse members injured during covered lacrosse events. This policy coordinates with the Basic Accident Plan, to cover claims which exceed \$100,000 (within the 2 year benefit period) and/or which are catastrophic in nature.

CATASTROPHIC POLICY BENEFITS:

Catastrophic Accident Medical Benefit	\$1,000,000
Benefit Period	10 years
Catastrophic Cash Benefit (for coma or paralysis)	\$ 250,000
Deductible (Integrated w/ Base Accident Plan)	\$ 100,000
Deductible Incurral Period	2 years
Full Excess Coverage	

This brochure provides a summary of available insurance coverages provided through the US Lacrosse program. The brochure is not an insurance policy, nor does it change any coverages provided. These policies are purchased by US Lacrosse for the benefit of its members. Complete copies of the insurance policies are available for review at US Lacrosse's National Office in Baltimore, MD.

To File an Accident Claim

All claims must be filed within 90 days of the date of injury. Bollinger will handle and process all accident claims from our Short Hills, NJ office. For claim forms and instructions on how to file a claim, please go to www.BollingerLax.com and click on "Claims Info." Accident Claim Forms and instructions can be printed from the site. Bollinger's toll free claims # is 866-267-0093.

OPTIONAL INSURANCE PLANS AVAILABLE TO TEAMS AND LEAGUES

Bollinger provides additional insurance plans to US Lacrosse member teams, leagues, Officials groups and Chapters:

- Directors & Officers Liability
- Equipment Insurance
- Crime Insurance
- Sports Travel Shield for International Travel
- Travel Accident and Sickness Insurance
- Cyber Liability
- Commercial Package Insurance

Camp Directors and Tournament Organizers may also purchase insurance to cover your events if you are sponsoring:

- Lacrosse Tournaments
- Lacrosse Camps
- Lacrosse Clinics

NEW for 2011: For individuals and families, Bollinger can now provide you with solutions to your Health Care coverage needs. Get quotes on-line for the following:

- SMART Accident Insurance up to \$250,000 for you and your family
- Basic Health Insurance – A limited indemnity plan to fill gaps in your major medical insurance, or for those who have no health insurance at all
- Short Term Medical – Provides you or a family member with health insurance for up to 6 months

Please go to www.BollingerLax.com for additional information and applications for the above products, or to apply on-line.

US Lacrosse's Insurance Administrator:

Bollinger
Insurance Solutions

101 JFK Parkway
Short Hills, NJ 07078
Lacrosse Hotline: 800.350.8005 press "5"
Lacrosse Claims: 866.267.0093
Web: www.BollingerLax.com
Web: www.BollingerSports.com