

## **How to Get Liability Insurance for Your Team or League through the US Lacrosse Insurance Program**

An important benefit of membership in US Lacrosse (USL) is the General Liability insurance purchased by US Lacrosse on behalf of its individual members while they participate in lacrosse activities. This liability policy also covers lacrosse teams and leagues as entities for their lacrosse operations, but only if 100% of participants are current members of US Lacrosse. These teams and leagues with 100% membership are defined as "Member Teams" and "Member Leagues."

### **The Importance of Liability Insurance for Member Teams and Leagues**

- Member Teams and Leagues with 100% membership in US Lacrosse are covered in the event the team or league is sued as a result of their lacrosse activities, or if they are involved in a liability claim (such as lawsuits from injured players or spectators, or property damage caused by errant lacrosse ball).
- For Member Teams and Leagues, Liability coverage extends to all volunteers and board members if they are named individually in a lawsuit, whether or not they are members of US Lacrosse
- Member Teams and Leagues are able to get Certificates of Insurance which are typically necessary in order to secure fields or facilities to play lacrosse

### **In the Event of a Liability Claim**

- If your team or league is named in a lawsuit or involved in a liability claim, you will need to provide a copy of the roster for the team or league from the date of the claim's occurrence. If the lawsuit resulted from an incident in April 2007, for example, you would need to provide the roster from your Spring 2007 season.
- US Lacrosse will verify whether all the participants on the roster were 100% registered with US Lacrosse at the time of the incident.
- **The Claim will be Covered if:**
  - The team or league is 100% registered
  - The team or league has a few unregistered participants (fewer than 10% of the total number), AND they have implemented the 2-step guidelines below
- **The Claim will be Denied if:**
  - If the team or league has many unregistered participants (more than 10%) and does not follow the guidelines below

### **Liability Insurance: How to Make Sure your Team or League is Covered**

Understanding the practical difficulty of verifying that every participant is a current USL member, US Lacrosse has developed the 2-Step guideline below for teams and leagues to be assured of coverage.

**Member Teams** shall be deemed to be insured under the USL liability insurance coverage if:

Step #1: The team has a written policy that requires each player or coach to provide proof of USL membership in order to register for the season; that membership must be in effect for the entire season

Step #2: The team demonstrates compliance by having a systematic approach to verifying USL for each player and coach before any participant is allowed to participate in any practices or games

**Member Leagues** shall be deemed to be insured under the USL liability insurance coverage if the league:

Step #1: Establishes a written policy requiring that all participants on all teams (players and coaches) be current members of US Lacrosse; and

Step #2: Requires each team in the league to follow the registration guidelines indicated above.

*See next page for suggested procedures*

**Suggested Procedure for Handling the 2-Step Guidelines:** US Lacrosse's suggested procedure that teams can adopt in order to meet the above guidelines is to implement the following two steps:

### **1. Written Policy of Membership Requirement**

- Include written guidelines in the by-laws that all participants are required to be current members of US Lacrosse in order to participate
- The registration forms for the team or league should require proof of USL membership (ID # and expiration date or copy of their card) in order to participate in any practices or games

### **2. Systematic Approach to Membership Verification**

- Appoint a Team Registrar whose job is to check that all participants have provided proof of USL membership prior to the first team practice
- Team Registrar maintains copies of registrations forms and verifies membership status through US Lacrosse's website
- Coaches do not permit any player to participate until they are cleared by the Team Registrar
- Team Registrar performs a mid-season spot check to determine if any players are participating on the team who are not on the verified membership list

### **Additional Suggestions:**

- **Note that there are 3 different methods of registering your team or league on the US Lacrosse website. Choose the one that is right for you by going to the USL web site at: [www.USLacrosse.org/program\\_admin/forms.phtml](http://www.USLacrosse.org/program_admin/forms.phtml).**
- It is suggested that the league require all participants to join US Lacrosse individually first, and then show their proof of membership in order to register with the league. This way, the individuals are responsible for their own memberships. This helps minimize the work of the team/league who would otherwise batch all membership forms to be sent in at a later date and, as such, eliminates the time lapse between participants signing up with the league vs. the actual effective date of their membership (which could be weeks later when the program administrator mails in the registrations to US Lacrosse).
- Registration/applications for the league/team should be done prior to each season (rather than annually) to ensure that each membership is valid for the upcoming season of play.