

## **Insurance 101: Protection for Assignors and Officials' Associations**

The issue of insurance for assignors has recently generated a flurry of inquiries to the US Lacrosse Insurance Committee, prompting much discussion among the committee and its insurance carriers. Previously, because there was no membership category for assignors, the insurance program did not extend coverage for those activities. The good news is that the committee has unanimously agreed to provide this enhancement for member officials, and the insurance plan will now cover assigning duties for the 2006 policy period.

### **Who is covered?**

Officials who join US Lacrosse will now be protected while assigning for lacrosse, as well as while officiating amateur lacrosse games and activities. The US Lacrosse Insurance Program provides accident medical insurance and general liability automatically to all members, and these coverages will now extend to assigning duties. Officials' associations can also be covered (as entities) by the general liability policy for assigning functions if their member officials are 100% registered with US Lacrosse.

### **General Liability Insurance**

The US Lacrosse general liability policies protect officials if they are sued as a result of a claim involving bodily injury or property damage. To illustrate, let's say a player gets seriously injured during a game and sues the official for negligence in not controlling the game properly. Because this claim arises out of a bodily injury, the general liability policy applies and covers the member official for legal expenses and any settlements or awards.

In the same example, if the lawsuit also includes the assignor for his negligence in putting an inexperienced official on the field, the assignor would be covered by the US Lacrosse general liability policy – as long as he is a member official of US Lacrosse. And if the local officials' association is named in the suit, the entity would have coverage under the general liability policy if their officials were all members of US Lacrosse.

### **Directors & Officers Liability**

Another area of exposure for assignors and officials' associations is for claims alleging discrimination, eligibility disputes or other types of wrongful acts (claims not involving bodily injury or property damage). These claims are covered by Directors and Officers Liability, which is available for purchase on a voluntary basis by US Lacrosse officials' associations, leagues and clubs. The policy is written with limits of \$1 or \$2 million, and may be purchased on-line at [www.BollingerLax.com](http://www.BollingerLax.com).

A recent case in the news illustrates the need for officials' associations to have D&O Liability. In NJ, some high school assignors and the state high school officials' association are being sued by African American officials who claim that racial discrimination has prevented them from being assigned to high-level games. Both the assignors and the association would be covered for this type of claim under the Directors and Officers Liability policy.

### **Full Coverage**

Therefore, to be fully protected for officiating and assigning duties, US Lacrosse officials' associations and member officials should follow these guidelines:

- ◆ For individuals -- join US Lacrosse as an official to be covered for general liability
- ◆ For officials' associations -- ensure that all members are 100% registered with US Lacrosse to get general liability coverage for the association
- ◆ To cover the officials' association for discrimination and wrongful acts claims, purchase Directors & Officers liability coverage

- ◆ Individual officials should confirm that the association they belong to has purchased D&O liability and that the coverage is broad enough to extend to individual members

Questions? Please contact Bollinger's Sports Division at [Lacrosse@BollingerInsurance.com](mailto:Lacrosse@BollingerInsurance.com).