



2010 US Lacrosse Event Insurance Plans For Camps, Clinics and Tournaments



EVENT INSURANCE PLANS

The US Lacrosse Camp, Clinic & Tournament Insurance Programs provide blanket insurance coverage to all event participants, whether or not they are US Lacrosse members. This program has been designed specifically by US Lacrosse to help coaches and event organizers provide low-cost, quality insurance coverage for their short term events. It is intended to cover those activities where US Lacrosse membership is not mandated in order to ensure that all participants and the event itself are properly insured. It can also be purchased for events where membership is required but the organizers do not have the manpower to verify the rosters for each participating team or individual.

The event coverage includes General Liability, Excess Liability, Basic Accident and Catastrophic Accident insurance for participants and event sponsors. The limits differ from those provided to US Lacrosse Membership. Most notably, there is no coverage for Sexual Abuse Liability and the Catastrophic Accident policy limit is reduced to \$250,000. **Note: As of January 1, 2010, there is a \$1,000 deductible for all Property Damage claims under the Event General Liability policy.**

CAMP INSURANCE PROGRAM

Under the Camp Insurance Program, coverage extends on a blanket for all participants attending both Day and Overnight Camps. Premium rates are based on age group, number of participants and duration of camp. Seven sessions or days (or fewer), counts as one week. Camp Sessions of play may be consecutive or held once a week for multiple weeks. A minimum premium of \$200 plus the US Lacrosse Administrative fee applies to all Day Camps. For Overnight Camps the minimum premium is \$325 plus the US Lacrosse Administrative fee.

CLINIC INSURANCE PROGRAM

Under the Clinic Insurance Program, coverage may be purchased for One Day Clinics or Instructional Classroom sessions. Any program extending more than one day must be submitted under our Camp Insurance Program. Premium rates are calculated based upon age group and number of participants. A minimum premium of \$100 plus the US Lacrosse Administrative Fee applies to the Clinic Insurance program.

TOURNAMENT INSURANCE PROGRAM

The Tournament Insurance program provides coverage for Tournaments or Exhibition Games, and may only be purchased by Tournament organizers. Individual teams are not eligible to purchase this coverage for their participation in a tournament. The premium rates are calculated based upon age group and the number of participating teams. The US Lacrosse Administrative fee is based on the total number of participants in the event.

A minimum premium of \$200 plus the US Lacrosse Administrative fee applies to the Tournament Plan.

ADMINISTRATIVE FEE

The US Lacrosse Administrative Fee is collected by US Lacrosse to fund research and publications by the Sports, Science & Safety Committee for the benefit and safety of Lacrosse.

HOW TO APPLY

Please complete the attached application and mail to Bollinger with your payment. All applications and full payment of the premium and administrative fee must be received by Bollinger prior to the event. You can also purchase the Camp, Clinic and Tournament Insurance on-line at www.BollingerLax.com, up to one day prior to the event.

Contact Us:

Bollinger Insurance

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.BollingerInsurance.com

US Lacrosse Event Insurance Program

Underwritten by Markel Insurance Company

A.M. Best Rating "A Excellent"

The following policies make up the Event Insurance Program. These coverages are sold as a package and cover the event and its participants on a blanket basis.

1) GENERAL LIABILITY

This policy provides liability coverage for claims or lawsuits arising out of Bodily Injury or Property Damage. Coverage is worldwide provided that suits are brought in a US court of law.

LIMITS OF COVERAGE

Per Occurrence Limit	\$1,000,000
General Policy Aggregate (Per Location)	\$5,000,000
Products/Completed Operations Aggregate	\$2,000,000
Damage to Premises Rented By You	\$ 100,000
Medical Payments (to non-participants)	\$ 5,000
Deductible: Property Damage (per claim)	\$ 1,000
Bodily Injury (per claim)	\$ 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, and, 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 members or participants. 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.

2) EXCESS LIABILITY POLICY LIMITS

Per Occurrence Limit	\$1,000,000
Policy Aggregate per policy term	\$1,000,000

The Excess Liability policy is Follow-Form over the General Liability Policy.

3) BASIC ACCIDENT INSURANCE

This policy and the Catastrophic Accident policy pay the reasonable and customary charges for a covered injury to an insured participant. The Accident policies are full excess, which means they are secondary to any other insurance or employee benefit plan. If the claimant does not have other health or medical coverage, the accident policies will pay benefits on a primary basis. The deductible is applied whether or not there is primary insurance.

BASIC ACCIDENT LIMITS OF COVERAGE

Accident Medical Expense Benefit	\$25,000
Accidental Death & Dismemberment (including Cardiac/Circulatory Accidental Death)	\$20,000
Dental Limit	\$10,000
Deductible per claim:	
Youth, High School & Adult Women Players	\$ 500
Coaches & Umpires/Officials	\$ 500
Adult Male Players	\$ 2,500
Policy Benefit Period	2 years
Full Excess Coverage	

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.

4) CATASTROPHIC ACCIDENT INSURANCE

The Catastrophic Accident Plan provides coverage for claims incurred by US Lacrosse members injured during covered lacrosse activities. This policy coordinates with the Basic Accident Plan, to cover claims which exceed \$25,000 (within the 2 year benefit period) and/or which are catastrophic in nature.

CATASTROPHIC LIMITS OF COVERAGE

Catastrophic Accident Medical Benefit	\$250,000
Benefit Period	10 years
Catastrophic Cash Benefit (for coma or paralysis)	\$ 25,000
Deductible (Integrated w/ Base Accident Plan)	\$ 25,000
Deductible Injured Period	2 years
Full Excess Coverage	

HOW 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.

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 the US Lacrosse's National Office in Baltimore, MD.

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Bollinger is a licensed agent in all 50 states. Certain state insurance departments require that we post our license number in this brochure. California license number is: 027666; Florida license number is: A296305