

# The 2009 US Lacrosse Insurance Program

The US Lacrosse Insurance Program has been coordinated by the US Lacrosse Insurance Committee and Bollinger Insurance 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 amateur lacrosse activities. A secondary goal of the program is to promote risk management and loss control 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. Please visit [www.BollingerLax.com](http://www.BollingerLax.com) for more details on the US Lacrosse Insurance Plan and for risk management information.

## 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 lacrosse 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, supervised practices, 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
Damage to Premises Rented By You	\$ 100,000
Medical Payments (to non-participants)	\$ 5,000
Deductible	\$ 0

## EXCESS LIABILITY POLICY LIMITS

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

## BASE ACCIDENT MEDICAL INSURANCE POLICY 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 lacrosse activities.

### Covered Activities

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

## BASE ACCIDENT POLICY LIMITS:

Accident Medical Expense Benefit	\$25,000
Accidental Death & Dismemberment	\$10,000
Cardiac/Circulatory Accidental Death	\$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:** The policy has a "corridor deductible". This means that the deductible (as shown at left) 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 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 Game Fee Reimbursement:**

Should an active US Lacrosse Member Referee or Umpire suffer an accidental injury while officiating that 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
- 26 Week Benefit Period

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

Bollinger Insurance, and its partner, Health Special Risk, will handle all accident claims. For claim forms and instructions on how to file a claim, please go to [www.BollingerLax.com](http://www.BollingerLax.com) and click on "Claims Info." Accident Claim Forms and instructions can be printed from the site.

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

The Catastrophic Accident Plan provides coverage for claims incurred by US Lacrosse members injured during covered lacrosse events. This policy coordinates with the Base Accident Plan, to cover claims 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
Deductible (Integrated w/ Base Accident Plan)	\$ 25,000
Deductible Incurral Period	2 years
Full Excess Coverage	

**Note:** As of January 1, 2009, the USL Accident policies no longer provide International Travel Assistance coverage, Emergency Medical Evacuation or Repatriation coverage. If your team is traveling abroad and you would like to purchase this coverage for your trip, please contact Bollinger Insurance.

*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. These policies are available for review at the US Lacrosse national office in Baltimore, MD.*

*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: 0274666  
Florida license number is: A296305*

**SUPPLEMENTAL INSURANCE COVERAGES**

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

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

In addition, 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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**2009 US Lacrosse  
Insurance Plans**



Provided exclusively for members of:



Program administered by:

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