



Suggested Registration Guidelines for Teams and Leagues to be Covered by the US Lacrosse Liability Insurance Policies

An important benefit of membership with US Lacrosse (USL) is the general liability insurance which US Lacrosse purchases to cover its operations and its registered members. These policies can also extend coverage to teams and leagues as entities, but only to those where 100% of their participants are members of US Lacrosse. Such teams and leagues are defined as “member teams” and “member leagues”. The important benefits of “member team/league” status are:

- Liability insurance extends to the team or league **as an entity**, which provides coverage in the event the team or league is named in a lawsuit or is involved in a liability claim (a windshield damaged by a lacrosse ball, or a serious injury that results in a lawsuit, for example).
- Liability coverage for member teams and leagues also extends to **all volunteers and board members** while performing their duties as volunteers or board members, whether or not they are members of US Lacrosse. The general liability policy protects you for claims involving bodily injury or property damage. Therefore, if a parent volunteer or board member is sued individually as a result of an injury or damage to someone else's property, the USL liability coverage would be extended to protect them *if the team/league is 100% registered*.
- Member teams and leagues are also able to get **certificates of insurance**, which is typically a necessary step in order to secure fields or facilities for use.

Understanding the practical difficulty of ensuring that every participant is a member at all times, US Lacrosse has developed suggested guidelines for teams and leagues in order to maintain full coverage. By following this two-pronged approach, teams and leagues can be assured of liability coverage even if a participant “falls through the cracks” and is not a member when a claim arises.

The two-pronged approach for 100% membership requirement is as follows:

1. Have a Written Policy requiring Membership for all Players and Coaches

- Teams should include in their by-laws or written guidelines that all participants are required to be current members of US Lacrosse.
- Team registration forms/applications should require each Player and Coach to provide proof of USL membership (with ID # and expiration date) in order to be cleared to participate in any practices or games

2. Have a Systematic Approach to Membership Verification

- Team Registrar checks *prior to the first team practice* that all participants have provided proof of USL membership, which is effective through the season of play
- The coach does not permit any player to participate in practices or games until he/she has received clearance from the Team Registrar for each player
- 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
- Team Registrar maintains copies of their proof of USL membership and verifies membership through the US Lacrosse

Helpful Suggestions for Establishing a US Lacrosse Membership Requirement:

- It is suggested that the league require all participants to join US Lacrosse individually first and then show their proof of membership (ID# and expiration date of membership) in order to register with the league. Leagues should require this information on their registration form. As such, participants will already be members of US Lacrosse prior to registering with the league. This is preferable to having the participants join US Lacrosse in conjunction with their league registration and then having the league pool all membership forms to be sent in at a later date. It eliminates the time lapse between participants signing up with the league vs. the actual effective date of their membership. It also removes responsibility of handling group memberships for USL from the league. For guidance on membership registration, please contact US Lacrosse's Membership Department.
- Registration/applications for the league/team should be done prior to each season (rather than annually) to ensure that each participant's US Lacrosse membership is valid for the upcoming season of play.
- It is suggested that each league appoint a Registrar to oversee registrations and US Lacrosse membership. In the absence of a Registrar, each team coordinator should be required to check their roster of participants through the US Lacrosse database to certify/confirm that each participants' membership is current and valid. That team coordinator would then certify to the league directors that their team was in full membership compliance.
- In the event of a claim against a team or league, US Lacrosse's liability insurer will require a roster of all participants for verification of 100% membership. If that team or league can demonstrate their commitment to 100% membership registrations (as documented in their written policies or through procedures such as those outlined above), then they will be considered a member team and they would be fully covered by the terms of the liability policy, even if there were a couple of participants who may have slipped through the cracks.
- If, on the other hand, the roster was checked and showed a significant number of participants not registered with US Lacrosse -- and they did not implement the guidelines above for requiring membership of all participants, then it is likely the claim would be denied, since the team or league would not be considered a "member team/league" for insurance purposes.
- Once the team or league was deemed to be a "member team or league" – by establishing these guidelines and requiring 100% membership of participants – they will be able to obtain Certificates of Liability insurance for each field or facility they are using for practices, games and team or league fundraisers. Go to www.BollingerLax.com to request your certificate of Liability insurance.

Any questions on these procedures, please contact Bollinger Sports, the US Lacrosse Insurance Administrator, at www.BollingerLax.com or 800-350-8005. Thank you.

Revised and Updated: 4/18/11 by Lori Windolf Crispo, Senior Executive VP, Bollinger Sports