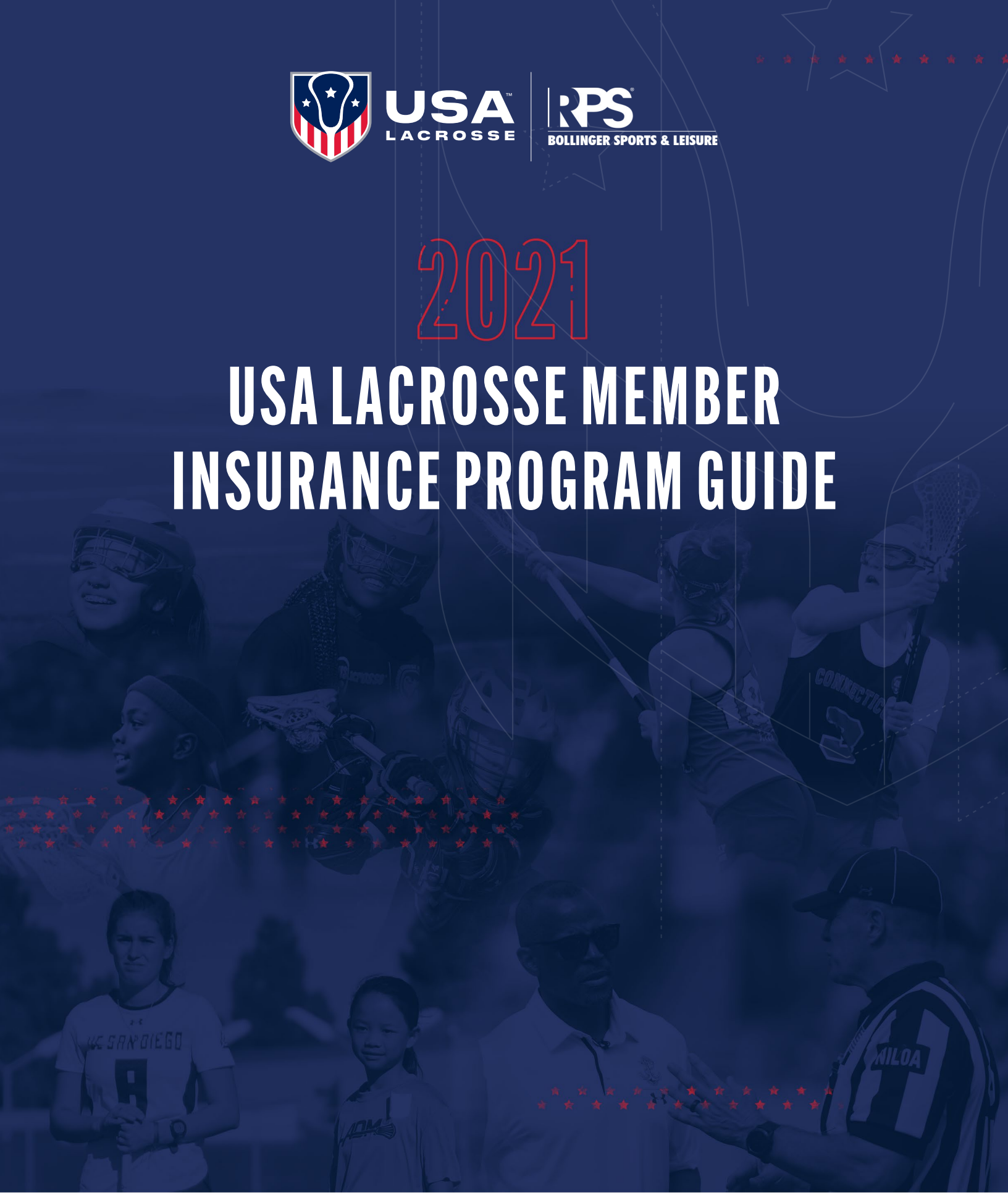
USA LACROSSE | RPS BOLLINGER SPORTS & LEISURE

2021

USA LACROSSE MEMBER INSURANCE PROGRAM GUIDE



USLACROSSE.COM

TABLE OF CONTENTS

SECTION 1: INTRODUCTION 4

Insurance/Risk Mgmt Committee 5

USAL Insurance Program Benefits 5

Insurance Program at a Glance 7

SECTION II: HOW DOES THE USA LACROSSE INSURANCE PROGRAM PROTECT ME? 10

I Am a Player 11

I Am a Coach 15

I Am an Official/Assigner 21

I Am a Program Administrator 26

I Am a Fan/International Member 29

USAL Sanctioned Tournaments 29

SECTION III: INSURANCE POLICY DETAILS 31

Accident Medical Plans 32

Base Accident Policy 33

Catastrophic Accident Policy 36

Accident Claims 39

Liability Plans: General and Excess 41

How to Handle a Liability Claim 44

Directors & Officers Liability (for Certified Coaches/Officials) 55

SECTION IV: OPTIONAL INSURANCE PLANS (FOR PURCHASE) 47

Optional Insurance Plans 48

Directors and Officers Liability 49

Crime Insurance 51

Cyber Liability 53

Equipment Insurance 54

Coaches/Officials All-Sports Plan 55

Insure Teams & Leagues for Liability 58

Peace of Mind Endorsement 59

Other Optional Coverages 60

Hired/Non-Owned Auto Liability Insurance 61

SECTION V: ADDITIONAL INFORMATION 63

USA Lacrosse Risk Management and Insurance Response to COVID-19 64

RPS Contact Information 66

USAL Insurance Guide Disclaimer 67

SECTION #1

Introduction

USA LACROSSE INSURANCE/RISK MANAGEMENT SUBCOMMITTEE

The USA Lacrosse Insurance/Risk Management committee (I/RM), a subcommittee of the USA Lacrosse Finance and Audit Committee, oversees all insurance and risk management activities for USA Lacrosse. The committee annually evaluates and makes recommendations concerning the organization's membership insurance program and business insurance coverages to ensure that the organization and its members are appropriately insured. The committee, in conjunction with the insurance program administrator, is also responsible for continuously evaluating and strengthening the risk management policies and procedures of the organization. The I/RM committee also makes recommendations to the USA Lacrosse Board of Directors for additional insurance coverages and associated risk management practices for consideration and approval, as needed.

The USA Lacrosse Insurance and Risk Management Subcommittee is composed of the following individuals, each of whom brings a depth of professional experience relative to insurance, law and risk management:

Appointed Committee Members

Mark Otto, Chair (Pittsburgh, PA)

Bob Mongeluzzi (Philadelphia, PA)

Joe Mannes (Dallas, TX)

Brad Robinson (Indianapolis, IN)

USA Lacrosse Staff and Program Administrator

Steve Stenersen, USA Lacrosse CEO (staff)

Cara Morris, VP of Finance and Administration (staff)

Lori Windolf Crispo, President, RPS Bollinger (insurance program administrator)

BENEFITS OF THE USA LACROSSE MEMBER INSURANCE PROGRAM

At USA Lacrosse, our goal is to create the highest quality lacrosse experience for our members so that they can enjoy a lifetime with the sport in varying roles. This can only happen if participants have a fun and safe experience and if — despite a potential injury — they are able to get back in the game. Risk management and player safety are critical to our ability to achieve these goals.

A key aspect of our risk management plan to protect members is the USA Lacrosse Member Insurance Program. This Insurance Guide details the insurance program benefits by member category, as well as by policy type. Continuity is crucial and this guide highlights many important features of the USAL Member Insurance Program:

- **High-limit Accident and Catastrophic Insurance** to cover members from injury up to $1,000,000 in

medical expenses

- **High-limit General Liability protection** ($3,000,000 per occurrence/$7,000,000 aggregate per location) for members in the event they are involved in a liability lawsuit or claim
- **General Liability coverage extends automatically to 100% registered teams, leagues and volunteers** (of 100% registered teams and leagues) to provide $3,000,000 per occurrence and $7,000,000 aggregate per location
- **Change for 2021:** A "Communicable Disease Exclusion" is now part of all policies. Please see the COVID-19 Insurance Coverage Response and Risk Management Guidelines in Section V for additional information
- USA Lacrosse Member Insurance plans cover members while **participating in *any* amateur lacrosse activities,** not just those of their 'primary' team. If a member plays for their school and plays for a club, while also attending a lacrosse camp and a tournament – they will be covered for all of those activities. Other insurance plans may only cover your primary team's activities. Similarly, if an official or umpire officiates youth, HS, college, and tournaments, he or she is covered for all of those aspects of amateur lacrosse.
- The buying power of USA Lacrosse and its excellent claims history make it possible to continue providing **broad insurance coverage with high-limits at an affordable cost**
- **Stability of the program** is a fundamental benefit to all when there is so much turmoil in the sports insurance market. USA Lacrosse has partnered with RPS Bollinger and Markel for over 20 years – a testament to the strength and performance of the program. This is a remarkable differentiator at a time when many sports organizations have been cancelled due to claims history, or left stranded by insurance companies who have exited the market or simply closed their doors.
- **Expertise:** Volunteers make up the backbone of most lacrosse teams and leagues. They don't have time to be insurance or risk management experts – and they don't have to be. The USAL Insurance/Risk Management committee and the USAL Sport Science and Safety committees put together best practices, insurance summaries, and safety guidelines so that volunteers have this expertise at their fingertips to protect themselves and their players.

USA LACROSSE INSURANCE PROGRAM AT A GLANCE

GENERAL LIABILITY & EXCESS BASIC ACCIDENT LIMITS
LIABILITY COMBINED LIMITS

COVERAGE DESCRIPTION	LIMITS/DETAILS
Liability Limit	$3,000,000 per occurrence
Limit of Liability (per Location)	$7,000,000 aggregate
Participant Legal Liability	(included in limit above)
Abuse/Molestation Liability	$2,000,000 per occurrence
Abuse/Molestation Liability (per policy term)	$3,000,000 aggregate
Personal Advertising Injury	$3,000,000 per occurrence
Products/Completed Operations (per policy term)	$4,000,000 aggregate
Damage to Premises Rented to You	$1,000,000 per occurrence
Medical Expense Limit	$10,000 (to non-participants)
Deductible	$0 per claim

BASIC ACCIDENT LIMITS

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical/Dental Expense Limit	$100,000 per injury
Full Excess Basis	
Accidental Death and Dismemberment Benefit	$20,000 (incl. coverage for Cardiac/Circulatory claims)
Policy Benefit Period	2 years from date of injury
Physical Therapy Benefit	$2,000 ($50 max per visit)
Durable Medical Equipment Benefit	$2,500 per injury
Accident Deductible — Youth Players	$500 per injury
Accident Deductible — HS Players	$500 per injury
Accident Deductible — Certified Coaches and Officials	$500 per injury
Accident Deductible — Non-Certified Coaches and Officials	$1,000 per injury
Accident Deductible — Adult Women Players	$1,000 per injury
Accident Deductible — Adult Men Players	$3,000 per injury
Accident Deductible — USA National Team Players (while participating in national team events)	$0 per injury
Emergency Medical Evacuation (more than 100 miles from home)	$25,000 benefit for onfield injuries
Emergency Repatriation Benefit (more than 100 miles from home)	$25,000 resulting from onfield fatalities
Officials' Game Fee Reimbursement Benefit	$7,500 certified officials $5,000 noncertified officials
Officials' Game Fee Max Deductible (Waiting Period)	$200 per game 7 Days from Injury

CATASTROPHIC ACCIDENT POLICY

COVERAGE DESCRIPTION	LIMITS/DETAILS
Catastrophic Accident Medical/ Dental Expense Limit	$1,000,000 per injury
Catastrophic Cash Benefit for Coma or Paralysis Lasting More Than 6 Months	$250,000 lump sum payment
Deductible (dovetails with Basic Accident policy limit)	$100,000*
Policy Benefit Period	10 years from date of injury
Deductible Incurral Period	2 years from date of injury
Full Excess Basis	
Extended Cat Benefits (all benefits listed below capped at $1,000,000 in total payout)	$1,000,000 max limit
Adjustment Expense Family Counseling Benefit College Education Benefit Adaptation Expense Ancillary Sickness/Injury Benefit	Up to $125,000 Up to $25,000 Up to $150,000 Up to $200,000 Up to $200,000
Disability Benefit	Up to $300,000

*To initiate the Catastrophic policy benefits, a claim needs to pay out at least $100,000 in expenses within the Deductible Incurral Period. These expenses can be paid by the USA Lacrosse Basic Accident policy, by the claimant's primary insurance, or by a combination of the two.

SECTION #2

How Does the USA Lacrosse Insurance Program Protect Me?

(INSURANCE PLAN DETAILS BY MEMBERSHIP TYPE)

I AM A PLAYER

As a USA Lacrosse member player, you automatically receive a package of Accident and Liability Insurance that covers you for any organized amateur lacrosse you play in during the 12-month term of membership, whether those activities take place in the U.S. or abroad.

The USA Lacrosse Member Insurance Program goes into effect upon the date of receipt of your new or renewal membership application in USA Lacrosse's office (usually same day if applying online). If you or your coach mail in the application to USAL, coverage does not go into effect until the application is received in USA Lacrosse's office. You can look up your membership status online at Membership Lookup

- **Concerned about getting injured while playing lacrosse? The Accident policies** protect you with a $1 million limit in case you are hurt playing lacrosse. This coverage is your safety net for covering medical, dental, prescription drug, physical therapy and other related expenses. This policy is Excess, so if you have other healthcare coverage, that policy pays first — then any out-of-pocket expenses or remaining balances can be submitted to the USAL Accident plan. There is also a deductible ($500 for youth and high school players, $1,000 for adult women players, $3,000 for adult male players) that must be met before the USAL policy pays its benefits.
- **What if I get sued?** While no one wants to hire lawyers or end up in court, USA Lacrosse takes the sting out of legal matters with the USAL Liability Insurance plan. If you are sued as a result of injuring someone or caUsing property damage during a lacrosse activity (an errant shot that shatters a car's windshield, for example), the USAL Liability policy will handle the lawsuit for you from beginning to end. Markel Insurance Company will arrange for an attorney to represent you and will cover the legal bills, settlements or indemnity payments that you incur (according to the terms of the policy).
- **Am I covered even if the other people on my team are not USA Lacrosse members?** Yes — as long as your membership is in force and you are a member in good standing with USA Lacrosse, the insurance plans are there for you. It doesn't matter if you are playing with non-USA Lacrosse members, or if you go to an event that is sponsored by an independent lacrosse organization — the USA Lacrosse Member Insurance follows you for the duration of your membership.
- **Will the USAL insurance plan cover me if I play box lacrosse?** The USA Lacrosse Member Insurance Program applies whether the lacrosse games or activities are held outdoors or indoors, as long as the established rules approved by USA Lacrosse are enforced. For box lacrosse played with dasher boards, USA Lacrosse Box/Indoor rules must be followed.
- **Minor modifications to approved field rules –** whether played indoors or outdoors - such as reduced number of players, field size, boundaries, and time will not affect the insurance coverage as long as the modifications do not challenge the intent of the rules or jeopardize player safety.

INSURANCE COVERAGES FOR USA LACROSSE MEMBER PLAYERS

BASIC EXCESS ACCIDENT: This policy is the first layer of the two Accident policies that make up the USA Lacrosse Member Insurance Program Accident Plan.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical Expense Limit	$100,000 limit per Injury
Accidental Death Benefit	$20,000 (incl. Cardiac/ Circulatory coverage*)
Accidental Dismemberment Benefit	$20,000 principal sum
Deductible — Youth and High School Players	$500 per injury
Deductible — Adult Male Players	$3,000 per injury
Deductible — Adult Women Players	$1,000 per injury
Deductible — National Team Players (For injuries incurred during national team practices and events only; if injured during regular play, above deductibles apply.)	$0 per injury
Physical Therapy/Chiropractic Limit	$2,000 (limited to $50 maximum per visit)
Durable Medical Equipment Limit	$2,500 maximum
Policy Benefit Period	2 years from date of injury
Emergency Medical Evacuation (more than 100 miles from home)	$25,000 benefit for on-field injuries
Emergency Repatriation Benefit (more than 100 miles from home)	$25,000 resulting from on-field fatalities
Full Excess Coverage	

Full Excess Coverage: The Basic Accident policy is written on a full excess basis, meaning that it pays only after any other collectible insurance has paid its benefits. If no other insurance is in place, the policy pays on a primary basis after the deductible has been applied.

***Accidental Death Benefit — incl. Cardiac/Circulatory Coverage:** If a player dies within 48 hours of a cardiac or circulatory (stroke) incident during a covered activity, the death benefit will be paid to the member's family. The Accident policies do not provide any other coverage for sickness or illness. Therefore, medical expenses for the cardiac or circulatory incident would not be paid; only the Death Benefit is payable.

Deductible: The deductible under this policy applies to each injury regardless of payments made or deductibles taken by other (primary) insurance.

CATASTROPHIC ACCIDENT: This policy is the second layer of Accident coverage for USA Lacrosse members — providing up to $1 million in Accident Medical Expense benefits.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical Expense Limit	$1,000,000
Benefit Period	10 years
Catastrophic Cash Benefit for Coma/Paralysis	$250,000 lump sum
Deductible	$100,000 (integrates with Basic Accident policy)
Deductible Incurral Period	2 years from date of injury
Catastrophic Injury Extended Benefits — provides up to an additional $1,000,000 for a combination of the following:	Adjustment Expense —up to $125,000 Family Counseling Expense — up to $25,000 College Education Benefit — up to $150,000 Adaptation Expense — up to $200,000 Ancillary Sickness Benefit — up to $200,000 Disability Benefit — up to $300,000

Important note: The Basic and Catastrophic Accident policies cover only those medical/dental expenses arising out of Accidental Injuries that occur during covered activities. **The policies do not provide coverage for claims arising out of sickness, illness or bodily conditions**. For example, no coverage is provided for virus (COVID-19 or other kind of virus), communicable disease, heart attack, stroke, pregnancy, or other such conditions (except for the Accidental Death benefit, which specifically extends coverage to fatalities caused by heart attack or stroke).

GENERAL LIABILITY AND EXCESS LIABILITY

The primary focus of the General Liability policies is to cover claims and lawsuits arising out of Bodily Injury or Property Damage to others arising out of lacrosse activities. The General Liability and Excess Liability combined policy limits provided to members are as follows.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Limit of Liability per Occurrence	$3,000,000
General Aggregate Limit per Location	$7,000,000
Products and Completed Operations Aggregate	$4,000,000
Personal Injury/Advertising Injury Limit	$3,000,000
Sexual Abuse Liability Limit per Occurrence	$2,000,000
Sexual Abuse Liability Limit Policy Aggregate	$3,000,000
Damage to Premises Rented to You	$1,000,000
Medical Payments (to nonparticipants)	$10,000
Deductible	$0

EXAMPLES OF LIABILITY CLAIMS FOR PLAYERS

- A player is seriously injured (Bodily Injury) during a game and sues the player who hit him for negligent contact.
- A spectator gets hit with a ball in the eye (Bodily Injury) and sues the player who shot the ball and the field owner for not protecting spectators from errant shots.
- Players on an overnight trip with their team are victims of hazing by other players (defined as Bodily Injury). Their parents sue the accused players and the coaches in a civil suit.

ADDITIONAL INSURANCE INFORMATION FOR PLAYERS

This is a summary of the scope of coverage. For full details on each policy, please see Section III.

- **Standard amateur lacrosse activities**: Players are covered for scheduled games, team practices, tournaments, camps, clinics and sponsored team/ league activities (as defined in "Other Supervised Activities"), *while under the direct supervision* of a team coach or other officially designated member.

- **No coverage** is provided for pick-up games, unsupervised practices, individual workouts, practices or conditioning (going to the field to do your own drills) or "hacking around" with your lacrosse stick in someone's backyard. As a **player member**, you are covered for playing lacrosse, not coaching or officiating. If you also participate as a coach or official, *you must register with USA Lacrosse in each category in order to be covered by the insurance program for those activities.*

- **Any and all amateur lacrosse - indoors or out:** The USA Lacrosse Insurance Program applies whether the lacrosse games or activities are held outdoors or indoors, as long as the established rules approved by USA Lacrosse are enforced. For box lacrosse played with dasher boards, USA Lacrosse Box/Indoor rules must be followed. Minor modifications to approved USA Lacrosse field or box rules, such as reduced number of players, field size, boundaries and time – whether indoors or outdoors - will not affect the insurance coverage as long as the modifications do not challenge the intent of the rules or jeopardize player safety.

- **Other supervised activities:** Team meetings, banquets and standard, nonhazardous fundraisers - bake sales, car washes and similar, low-risk events -- are covered. "Hazardous" fundraisers include such activities as bounce houses, hiring petting zoos, or hosting concerts, *and will need to be individually underwritten and may incur an additional premium.* No coverage is provided for any event that includes fireworks. Please contact RPS Bollinger to insure "hazardous" or high-risk activities.

- **Group travel — accident insurance:** The USAL Accident policies do provide coverage for injuries incurred during group travel. Group travel refers to a group of team members going directly to or from a lacrosse activity. In the event of an auto accident, for example, where players are injured, the USAL Member Accident policies will respond on an excess basis (after the auto insurance, no-fault insurance, and/or primary health insurance policies have paid benefits). No coverage is provided for injuries incurred during individual travel, such as a player driving to or from practice.

- **Group travel — liability insurance:** The USAL Liability policies do not provide coverage for lawsuits stemming from Group or Individual Travel. There is no auto liability or any other liability coverage for lawsuits arising out of transporting participants. This means that there is no coverage for coaches, parents, players, or volunteers who drive players or others to any lacrosse activity. RPS Bollinger and USA Lacrosse strongly advise teams who are transporting participants to make certain that the designated drivers and vehicles are properly licensed and fully insured prior to traveling.

- **COVID-19/Communicable Disease Exclusion:** As of **1/1/21**, the USAL General Liability and Excess Liability policies will carry a *"Communicable Disease" Exclusion*. This means that there will be no liability coverage – including no defense coverage – for claims arising out of any allegations regarding transmission, spread, injury, death or other loss as a result of any virus or communicable disease, or threat of such, including COVID, SARS, and others. Bodily Injury). Their parents sue the accused players and the coaches in a civil suit.

I AM A COACH

As a USA Lacrosse member coach, you automatically receive a package of Accident and Liability Insurance that covers you when coaching any organized amateur lacrosse during the 12-month term of membership, whether those activities take place in the U.S. or abroad.

The USA Lacrosse Member Insurance Program goes into effect upon the date of receipt of your new or renewal membership application in USA Lacrosse's office (usually same day if applying online). If you or your team mail in the application to USAL, coverage does not go into effect until the application is received in USA Lacrosse's office. Look up your membership status online at Membership Lookup

- **Concerned about getting injured while coaching lacrosse? The Accident policies** protect you with a $1 million limit in case you are hurt coaching lacrosse. This coverage is your safety net for covering medical, dental, prescription drug, physical therapy and other related expenses. This policy is Excess, so if you have other healthcare coverage, that policy pays first — then any out-of-pocket expenses or remaining balances can be submitted to the USAL Accident plan. There is also a deductible ($1,000 for

non-certified coaches, or $500 for USAL-certified coaches) that must be met before the USAL policy pays its benefits.

- **What if I get sued by one of my players?** While no one wants to hire lawyers or be taken to court, USA Lacrosse takes the sting out of legal matters with the Liability Insurance plan. The coverage protects you if you are sued as a result of an injury to someone or property damage to others (for example, if you are sued as a result of damage to an indoor facility when an errant ball breaks a trophy case). Certified coaches of USA Lacrosse are also covered automatically for Directors and Officers Liability (wrongful acts) claims. Please see "Directors and Officers Liability" at the end of this section for details.

- **Am I covered as a coach even if all the players on my team are not USA Lacrosse members?** Yes — as long as your membership is in force and you are a member in good standing with USA Lacrosse, including passing of background screening and SafeSport training the USAL Accident and Liability insurance coverage is there for you.

- **Will the USAL insurance plan cover me if I coach box lacrosse?** The USA Lacrosse Member Insurance Program applies whether the lacrosse games or activities are held outdoors or indoors, as long as the established rules approved by USA Lacrosse are enforced. For box lacrosse played with dasher boards, USA Lacrosse Box/Indoor rules must be followed.

  Minor modifications to approved field rules – whether played indoors or outdoors - such as reduced number of players, field size, boundaries, and time will not affect the insurance coverage as long as the modifications do not challenge the intent of the rules or jeopardize player safety.

- **Are there additional benefits if I am a USA Lacrosse Certified Coach?** Yes. USAL Certified Coaches have a lower accident deductible - $500 per injury instead of $1,000.

- **If I am a paid coach, is my USA Lacrosse Accident Insurance invalidated?** This is a gray area Because paid coaches fall under the definition of "employee" (which requires workers' compensation insurance) and not "independent contractor" (which doesn't require workers' compensation). Both the USAL Accident and Liability policies exclude claims "eligible for workers' compensation or Employer's Liability coverage."

If you are a paid coach, your team is legally responsible to provide workers' compensation insurance for injuries you may incur while working. The ambiguity arises if you are paid but your league has not purchased workers' compensation. It is possible in this instance, that your injury could be covered by USA Lacrosse's member insurance (although it doesn't relieve your team or league of their legal duty to provide workers' compensation — for which they could be liable or fined by the state's workers' compensation board). To fully protect yourself if you are a paid coach, make sure the team provides workers' compensation insurance for you.

POLICY LIMITS FOR COACHES

This is a summary of benefits. For full details on each policy, please refer to Section III.

BASIC EXCESS ACCIDENT: This policy is the first layer of the two Accident policies that make up the USA Lacrosse Accident Plan.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical Expense Limit	$100,000 limit per injury
Accidental Death Benefit	$20,000 (including Cardiac/ Circulatory coverage*)
Accidental Dismemberment Benefit	$20,000 principal sum
Deductible — Non-certified Coaches	$1,000 per injury
Deductible — USAL Certified Coaches	$500 per injury
Physical Therapy/Chiropractic Limit	$2,000 (limited to $50 maximum charge per visit)
Durable Medical Equipment Limit	$2,500 maximum
Policy Benefit Period	2 years from date of injury
Emergency Medical Evacuation (more than 100 miles from home)	$25,000 benefit for on-field injuries
Emergency Repatriation Benefit (more than 100 miles from home)	$25,000 resulting from on-field fatalities
Full Excess Coverage	

Full Excess Coverage: The Basic Accident policy is written on a full excess basis, meaning that it pays only after any other collectible insurance has paid its benefits. If no other insurance is in place, the policy pays on a primary basis after the deductible has been applied.

***Accidental Death Benefit — Cardiac/Circulatory Coverage:** If a coach dies within 48 hours of a cardiac or circulatory (stroke) incident during a covered activity, this benefit will be paid to the member's family. The Accident policies do not provide any other coverage for sickness or illness. Therefore, medical expenses for a cardiac or circulatory incident would not be paid; only the Death Benefit is payable.

Deductible: The deductible under this policy applies to each injury regardless of payments made or deductibles taken by other (primary) insurance.

CATASTROPHIC ACCIDENT: This policy is the second layer of Accident coverage for USA Lacrosse members — providing up to $1 million in Accident Medical Expense benefits.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical Expense Limit	$1,000,000
Benefit Period Catastrophic Cash Benefit for Coma/Paralysis	10 years $250,000 lump sum
Deductible	$100,000 (integrates with Basic Accident policy)
Deductible Incurral Period	2 years from date of injury
Catastrophic Injury Extended Benefits — provides up to an Additional $1,000,000 for a combination of the following:	Adjustment Expense — up to $125,000 Family Counseling Expense — up to $25,000 College Education Benefit — up to $150,000 Adaptation Expense — up to $200,000 Ancillary Sickness Benefit — up to $200,000 Disability Benefit — up to $300,000

Important note: The Basic and Catastrophic Accident policies cover only those medical/dental expenses arising out of Accidental Injuries that occur during covered activities. **The policies do not provide coverage for claims arising out of sickness, illness or bodily conditions.** For example, no coverage is provided for virus (including COVID-19 and others), communicable disease, heart attack, stroke, pregnancy, or other such conditions (except for the Accidental Death benefit, which specifically extends coverage to fatalities caused by heart attack or stroke).

GENERAL LIABILITY AND EXCESS LIABILITY

The primary focus of the General Liability policies is to cover claims and lawsuits arising out of Bodily Injury or Property Damage to others arising out of lacrosse activities. General Liability and Excess Liability Combined Policy Limits provided to members are:

COVERAGE DESCRIPTION	LIMITS/DETAILS
Limit of Liability per Occurrence	$3,000,000
General Aggregate Limit per Location	$7,000,000
Products and Completed Operations Aggregate	$4,000,000
Personal Injury/Advertising Injury Limit	$3,000,000
Sexual Abuse Liability Limit per Occurrence	$2,000,000
Sexual Abuse Liability Limit Policy Aggregate	$3,000,000
Damage to Premises Rented to You	$1,000,000
Medical Payments (to nonparticipants)	$10,000
Deductible	$0

EXAMPLES OF LIABILITY CLAIMS TO COACHES

- A player is seriously injured (Bodily Injury) during a game and sues the Coach and the team for allowing rough play.
- During practice drills, a Coach hits a player accidentally in the eye (Bodily Injury). The player's family sues the Coach for damages when the player is not able to participate in recruiting showcases due to the injury.
- The windshield of a car is damaged by an overthrown ball (Property Damage to others), and the owner of the car submits the bills for repair to the team Coach for payment.
- Players at a tournament held on a college campus set a porta-potty on fire (Property Damage to others), and the college bills the Coaches for the damage.

ADDITIONAL INSURANCE INFORMATION FOR COACHES

This is a summary of the scope of coverage. For full details on each policy, please see Section III.

- **Standard Lacrosse Activities:** Players are covered for scheduled games, team practices, tournaments, camps, clinics and sponsored team/ league activities (as defined in "Other Supervised Activities"), while under the direct supervision of a team coach or other officially designated member.
- **No coverage** is provided for pick-up games, unsupervised practices, individual workouts, practices or conditioning (going to the field to do your own drills) or "hacking around" with your lacrosse stick in someone's backyard. As a **player member**, you are covered for playing lacrosse, not coaching or officiating. If you also participate as a coach or official, *you must register with USA Lacrosse in each category in order to be covered by the insurance program for those activities.*
- **Any and all amateur lacrosse – indoors or out:** The USA Lacrosse Insurance Program applies whether the lacrosse games or activities are held outdoors or indoors, as long as the established rules approved by USA Lacrosse are enforced. For box lacrosse played with dasher boards, USA Lacrosse Box/Indoor rules must be followed. Minor modifications to approved USA Lacrosse field or box rules, such as reduced number of players, field size, boundaries and time – whether indoors or outdoors - will not affect the insurance coverage as long as the modifications do not challenge the intent of the rules or jeopardize player safety.
- **Other supervised activities:** Team meetings, banquets and standard, nonhazardous fundraisers - bake sales, car washes and similar, low-risk events -- are covered. "Hazardous" fundraisers include such activities as bounce houses, hiring petting zoos, or hosting concerts, and will need to be individually underwritten and may incur an additional premium. No coverage is provided for any event that includes fireworks. Please contact RPS Bollinger to insure "hazardous" or high-risk activities.
- **Group travel — accident insurance:** The USAL Accident policies do provide coverage for injuries incurred during group travel. Group travel refers to a group of coaches or team members going directly to or from a lacrosse activity. In the event of an auto accident, for example, the USAL Member Accident policies will respond on an excess basis (after the auto insurance, no-fault insurance, and/or primary health insurance policies have paid benefits). No coverage is provided for injuries incurred during individual travel, such as a coach driving to or from practice.
- **Group travel — liability insurance:** The USAL Liability policies do not provide coverage for lawsuits stemming from Group or Individual Travel. There is no auto liability or any other liability coverage for lawsuits arising out of transporting participants. This means that there is no coverage for coaches, parents, players, or volunteers who drive players or others to any lacrosse activity. RPS Bollinger and USA Lacrosse strongly advise teams who are transporting participants to make certain that the designated drivers and vehicles are properly licensed and fully insured prior to traveling.
- **COVID-19/Communicable Disease Exclusion**: As of 1/1/21, the USAL General Liability and Excess Liability policies will carry a *"Communicable Disease" Exclusion.* This means that there will be no liability coverage – including no defense coverage – for claims arising out of any allegations regarding transmission, spread, injury, death or other loss as a result of any virus or communicable disease, or threat of such, including COVID, SARS, and others.

I AM AN OFFICIAL/ASSIGNER

As a USA Lacrosse member Official, you automatically receive a package of Accident and Liability Insurance that follows you for officiating any organized amateur lacrosse games, tournaments, clinics, camps or related activities during the 12-month term of your membership, whether in the U.S. or abroad. Coverage is in force for your officiating duties, whether or not the teams on the field are 100% USA Lacrosse members.

The USA Lacrosse member insurance goes into effect upon the date of receipt of your new or renewal membership application in USA Lacrosse's office (Usually same day if applying online). If you mail in your application to USAL, coverage does not go into effect until the application is received in USA Lacrosse's office. You can look up your membership status online at USA Lacrosse's Membership Lookup.

- **Coverage for Assigners, Trainers and Observers:** As a registered USA Lacrosse official, you are also covered by the Liability policies if you serve as an assigner, trainer or observer for amateur lacrosse.
- **Concerned about getting injured while officiating lacrosse?** The Accident policies protect officials on an excess basis with a $1 million limit (with a $1,000 deductible, or $500 for USA Lacrosse certified officials) in case you are hurt while officiating lacrosse. We hope you will never have to use it — but it's there as a safety net to help in covering your medical, dental, prescription drugs, physical therapy and other related expenses.

  In addition, there is a Game Fee Reimbursement coverage that provides up to $7,500 in missed games, for USA Lacrosse certified officials, and $5,000 for non-certified officials. This is designed to assist you with fees missed if you are prevented from officiating games due to an injury from officiating lacrosse.

  Note: **No accident coverage** applies to assigners, trainers or observers; they are covered only by the USA Lacrosse liability policies.
- **What if I get sued by an injured player?** While no one wants to hire lawyers or be taken to court, USA Lacrosse takes the sting out of legal matters with the USAL Liability Insurance plan. If you are sued as a result of an injury to someone during a covered lacrosse activity, the USAL Liability policy will handle the liability claim from beginning to end. Markel Insurance Company will arrange an attorney to represent you and cover legal bills, settlements or payments (according to the terms of the policy).
- **Do I receive special benefits if I am a USA Lacrosse Certified Official/Assigner?** Yes. Certified officials and assigners are covered for Directors and Officers Liability (wrongful acts) claims. Please see "Directors and Officers Liability" at the end of this section for details. In addition, USAL Certified Officials have a lower Accident deductible ($500 vs. $1,000 for non-certified); and have a higher Game Fee Reimbursement limit ($7,500 instead of $5,000 for non-certified).
- **If I am a paid official, is my USA Lacrosse Accident Insurance invalidated?** No. Most states recognize that paid officials are independent contractors. As such, you are not subject to workers' compensation insurance laws — and the USA Lacrosse Accident and Liability policy exclusions for "injuries covered by Workers' Compensation Insurance" would not apply. Therefore, paid officials are fully protected by the USA Lacrosse Accident and Liability policies.
- **Do I need to officiate by certain rules in order for my USAL Insurance to be in force?** Yes, officials are covered for officiating all amateur lacrosse as long as they follow USA Lacrosse's stated definition of allowable rules. Allowable rules for the play of lacrosse include Federation of International Lacrosse (FIL); National Collegiate Athletic Association (NCAA); field lacrosse rules specified by the National Federation of State High School Associations (NFHS) and USA Lacrosse; indoor or box lacrosse rules specified by FIL and USA Lacrosse. In addition, guidelines or rules for lacrosse disciplines developed specifically for athletes with cognitive or physical challenges, or for other types of play (Try-Lax, Coed Lacrosse, etc.), that are either written or adopted by USA Lacrosse, also fall under this category.

POLICY LIMITS FOR OFFICIALS

This is a summary of benefits. For full details on each policy, please refer to Section III.

BASIC EXCESS ACCIDENT: This policy is the first layer of the two Accident policies that make up the USA Lacrosse Accident Plan.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical Expense Limit	$100,000 limit per injury
Accidental Death Benefit	$20,000 (including Cardiac/ Circulatory coverage*)
Accidental Dismemberment Benefit	$20,000 principal sum
Deductible — Non-certified Officials	$1,000 per injury
Deductible — USAL Certified Officials	$500 per injury
Physical Therapy/Chiropractic Limit	$2,000 (limited to $50
Durable Medical Equipment Limit	maximum charge per visit)
Policy Benefit Period	$2,500 maximum
Emergency Medical Evacuation (more than 100 miles from home)	2 years from date of injury
Emergency Repatriation Benefit (more than 100 miles from home)	$25,000 benefit for on-field injuries
Full Excess Coverage	$25,000 resulting from on-field fatalities

Full Excess Coverage: The Basic Accident policy is written on a full excess basis, meaning that it pays only after any other collectible insurance has paid its benefits. If no other insurance is in place, the policy pays on a primary basis after the deductible has been applied.

***Accidental Death Benefit — Cardiac/Circulatory Coverage:** If an official dies within 48 hours of a cardiac or circulatory (stroke) incident during a covered activity, this benefit will be paid to the member's family. The Accident policies do not provide any other coverage for sickness or illness. Therefore, medical expenses for a cardiac or circulatory incident would not be paid; only the Death Benefit is payable.

Deductible: The deductible under this policy applies to each injury regardless of payments made or deductibles taken by other (primary) insurance.

CATASTROPHIC ACCIDENT: This policy is the second layer of Accident coverage for USA Lacrosse members — providing up to $1 million in Accident Medical Expense benefits.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical Expense Limit	$1,000,000
Benefit Period Catastrophic Cash Benefit for Coma/Paralysis	10 years $250,000 lump sum
Deductible	2 years from date of injury
Catastrophic Injury Extended Benefits — provides up to an additional $1,000,000 for a combination of the following:	Adjustment Expense — up to $125,000 Family Counseling Expense — up to $25,000 College Education Benefit — up to $150,000 Adaptation Expense — up to $200,000 Ancillary Sickness Benefit — up to $200,000 Disability Benefit — up to $300,000

Important note: The Basic and Catastrophic Accident policies cover only those medical/dental expenses arising out of Accidental Injuries that occur during covered activities. **The policies do not provide coverage for claims arising out of sickness, illness or bodily conditions**. For example, no coverage is provided for virus (including COVID-19 and others), communicable disease, heart attack, stroke, pregnancy, or other such conditions (except for the Accidental Death benefit, which specifically extends coverage to fatalities caused by heart attack or stroke).

GENERAL LIABILITY AND EXCESS LIABILITY

The primary focus of the General Liability policies is to cover claims and lawsuits arising out of Bodily Injury or Property Damage to others arising out of lacrosse activities. General Liability and Excess Liability Combined Policy Limits provided to members are:

COVERAGE DESCRIPTION	LIMITS/DETAILS
Limit of Liability per Occurrence	$3,000,000
General Aggregate Limit per Location	$7,000,000
Products and Completed Operations Aggregate	$4,000,000
Personal Injury/Advertising Injury Limit	$3,000,000
Sexual Abuse Liability Limit per Occurrence	$2,000,000
Sexual Abuse Liability Limit Policy Aggregate	$3,000,000
Damage to Premises Rented to You	$1,000,000
Medical Payments (to nonparticipants)	$10,000
Deductible	$0

EXAMPLES OF LIABILITY CLAIMS TO OFFICIALS / ASSIGNERS

- A player is seriously injured (Bodily Injury) during a game and sues the Officials for allowing rough play.
- A spectator is filming the game behind the goal and gets hit with a ball in the eye (bodily injury). He sues the player who shot the ball and the official for not keeping him out of the end zone and protecting him from errant shots.
- A fight breaks out during a game and players are injured as a result. It turns out that both officials at the game are very inexperienced. Plaintiffs sue the officials for not being able to maintain safety of the players, and they sue the assigner as well for not putting an experienced official on the field.

ADDITIONAL INSURANCE INFORMATION FOR

OFFICIALS

This is a summary of the scope of coverage. For full details on each policy, please see Section III.

- **Standard Lacrosse Activities:** Officials are covered while officiating games, tournaments and participating in clinics or training sessions. Coverage applies to attending officials' or assigners' association meetings. As an official member, you are also covered for assigning, training and observing duties. However, if you also play or coach, you must register with USA Lacrosse as a player or coach category in order to be covered for those activities.
- **Any and all amateur lacrosse – indoors or out:** The USA Lacrosse Insurance Program applies whether the lacrosse games or activities are held outdoors or indoors, as long as the established rules approved by USA Lacrosse are enforced. For box lacrosse played with dasher boards, USA Lacrosse Box/Indoor rules must be followed. Minor modifications to approved USA Lacrosse field or box rules, such as reduced number of players, field size, boundaries and time – whether indoors or outdoors - will not affect the insurance coverage as long as the modifications do not challenge the intent of the rules or jeopardize player safety.
- **Group travel — accident insurance:** The USAL Accident policies do provide coverage for injuries incurred during group travel. Group travel refers to a group of officials or team members going directly to or from a lacrosse activity. In the event of an auto accident, for example, the USAL Member Accident policies will respond on an excess basis (after the auto insurance, no-fault insurance, and/or primary health insurance policies have paid benefits). No coverage is provided for injuries incurred during individual travel, such as an official driving to or from a game.
- **Group travel — liability insurance**: The USAL Liability policies do not provide coverage for lawsuits stemming from Group or Individual Travel. There is no auto liability or any other liability coverage for lawsuits arising out of transporting participants. This means that there is no coverage for officials, coaches, parents, players, or volunteers who drive players or others to any lacrosse activity. RPS Bollinger and USA Lacrosse strongly advise teams who are transporting participants to make certain that the designated drivers and vehicles are properly licensed and fully insured prior to traveling.
- **COVID-19/Communicable Disease Exclusion:** As of **1/1/21,** the USAL General Liability and Excess Liability policies will carry a "Communicable Disease" Exclusion. This means that there will be no liability coverage – including no defense coverage – for claims arising out of any allegations regarding transmission, spread, injury, death or other loss as a result of any virus or communicable disease, or threat of such, including COVID, SARS, and others.

I AM A PROGRAM ADMINISTRATOR

- **How do I get insurance benefits from USA Lacrosse?** There is no specific membership category for program administrators. Therefore, the USAL Member Insurance Program does not automatically apply to you. However, you can be covered by the USAL Liability policies if all of the teams/leagues under your direction are 100% registered with USA Lacrosse.

- **100% membership guideline = Liability insurance for you:** Under the USAL General Liability plan, coverage only extends to teams, leagues and tournaments as "entities" if they are 100% registered with USA Lacrosse. When that happens, the Liability policies extend to the team or league as an entity, as well as any league officers, directors, program administrators and volunteers. Therefore, if your league is 100% registered with USA Lacrosse and you are sued personally as a result of injuries or property damage Because of your lacrosse duties, you would be protected by the USAL Liability policies (according to the terms of the policy).

- **How do I ensure that my program is compliant with the 100% membership guideline?** In order to meet the 100% guideline, all players and coaches must be current members of USA Lacrosse. Only then will the Liability coverage apply to teams, leagues, officers, directors, program administrators and volunteers. Please see the section titled "How to Insure Teams/ Leagues for Liability."

- **What are the benefits of registering my program 100% with USA Lacrosse?** There are multiple benefits of joining USA Lacrosse. One of the most important is the insurance package of benefits, including $3 million of liability insurance, and $1million of accident medical insurance for your participants. For program administrators, these benefits are important Because not only are your players and coaches well-protected in case of injuries or lawsuits, but your program or township is also protected under the liability plans –in addition to you as the administrator, your volunteers, and your lacrosse board.

  In addition, 100% registered membership entitles you to certificates of insurance, naming your fields and facilities as additional insureds at no additional charge. Certificates of insurance can be accessed through the RPS Bollinger website using the following link: Certificates of Insurance.

- **Expertise:** Joining forces with USA Lacrosse also means you receive the benefit of their research and development into sports science and safety, risk management and best practices. The information from the USAL Insurance/Risk Management committee, and the USAL Sport Science and Safety committees is available so that PA's and volunteers have this expertise at their fingertips to protect themselves and their players.

- **Isn't it easier to buy our own insurance for the league?** Actually, no. By mandating USA Lacrosse membership for your players and coaches, you can rest assured that your participants, league, directors, officers and volunteers are protected by the best sports insurance plan available in today's market. You don't have to read through proposals and policies to figure out what's appropriate for your league: the USA Lacrosse I/RM committee has already done this work for you. Plus, you get the assistance of USA Lacrosse's Membership Department, their online registration program, access to USA Lacrosse sanctioned tournaments and events, and the benefit of the expertise and research done by the USA Lacrosse Sports Science and Safety committee to make sure you are offering the safest lacrosse experience for your players. This is a win- win for you and your organization!

INSURANCE POLICY LIMITS FOR PROGRAM ADMINISTRATORS

This is a summary of benefits for PA's of 100% registered teams and leagues. For full details on each policy, please refer to Section III.

GENERAL LIABILITY AND EXCESS LIABILITY POLICY LIMITS

The primary focus of the Liability policies is to cover claims and lawsuits arising out of bodily injury or property damage to others arising out of lacrosse activities. General Liability and Excess Liability Combined policy limits provided to program administrators are shown below.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Limit of Liability per Occurrence	$3,000,000
General Aggregate Limit per Location	$7,000,000
Products and Completed Operations Aggregate	$4,000,000
Personal Injury/Advertising Injury Limit	$3,000,000
Sexual Abuse Liability Limit per Occurrence	$2,000,000
Sexual Abuse Liability Limit Policy Aggregate	$3,000,000
Damage to Premises Rented to You	$1,000,000
Medical Payments (to nonparticipants)	$10,000
Deductible	$0

ACTUAL LACROSSE LIABILITY CLAIMS

- **Errant ball:** An errant ball misses the goal, goes over the fence and cracks the windshield of a passing car. The owner sends the $1,870 bill to the league administrator. The league is composed of 100% registered teams with USA Lacrosse and therefore the General Liability policy pays the claim (with a $0 deductible).
- **SerioUs injury prompts lawsuit:** A female youth player ruptures her ACL during a game and the parents name the coach, the league and the league officers in a lawsuit. The initial demand from the parents' attorney is $280,000. The league is 100% registered with USA Lacrosse. Therefore, the coach, the league itself, and the league officers are protected, and the insurance company handles defense for the lawsuit and any potential judgments or settlements that may be made.
- **Spectator injury:** At a lacrosse game in Florida, a loose ball hits a spectator, breaking his arm. The man has no health insurance and sues the team. The team is not 100% registered, and therefore, there is no coverage for this claim under the Liability policy. The team must cover the lawsuit costs, and pay legal fees from their own funds.

ADDITIONAL INFORMATION PROGRAM ADMINISTRATORS SHOULD KNOW ABOUT THE USA LACROSSE MEMBER INSURANCE PROGRAM

- **Covers standard Lacrosse Activities:** Teams and leagues are covered for scheduled games, team practice sessions and sponsored team/league activities (as defined below in "Other Supervised Activities"). Coaches are also covered for one-on-one or group training/ conditioning sessions that they run, and while attending coaches' clinics. As a coach member, you are only covered for coaching — not playing or officiating. If you also participate as a player or official, you must register with USA Lacrosse in each category to be covered by the insurance program for other activities.
- **Any and all amateur lacrosse - indoors or out:** The USA Lacrosse Insurance Program applies whether the lacrosse games or activities are held outdoors or indoors, as long as the established rules approved by USA Lacrosse are enforced. For box lacrosse played with dasher boards, USA Lacrosse Box/Indoor rules must be followed. Minor modifications to approved USA Lacrosse field or box rules, such as reduced number of players, field size, boundaries and time – whether indoors or outdoors - will not affect the insurance coverage as long as the modifications do not challenge the intent of the rules or jeopardize player safety.
- **Other supervised activities:** Team meetings, banquets and standard, nonhazardous fundraisers - bake sales, car washes and similar, low-risk events -- are covered. "Hazardous" fundraisers include such activities as bounce houses, hiring petting zoos, or hosting concerts, *and will need to be individually underwritten and may incur an additional premium*. No coverage is provided for any event that includes fireworks. Please contact RPS Bollinger to insure "hazardous" or high-risk activities.
- **Group travel — accident insurance:** The USAL Accident policies do provide coverage for injuries incurred during group travel. Group travel refers to a group of coaches or team members going directly to or from a lacrosse activity. In the event of an auto accident, for example, the USAL Member Accident policies will respond on an excess basis (after the auto insurance, no-fault insurance, and/or primary health insurance policies have paid benefits). No coverage is provided for injuries incurred during individual travel, such as a coach driving to or from practice.
- **Group travel — liability insurance:** The USAL Liability policies do not provide coverage for lawsuits stemming from Group or Individual Travel. There is no auto liability or any other liability coverage for lawsuits arising out of transporting participants. This means that there is no coverage for coaches, parents, players, or volunteers who drive players or others to any lacrosse activity. RPS Bollinger and USA Lacrosse strongly advise teams who are transporting participants to make certain that the *designated drivers and vehicles are properly licensed and fully insured prior to traveling.*
- **COVID-19/Communicable Disease Exclusion:** As of **1/1/21**, the USAL General Liability and Excess Liability policies will carry a *"Communicable Disease" Exclusion*. This means that there will be no liability coverage – including no defense coverage – for claims arising out of any allegations regarding transmission, spread, injury, death or other loss as a result of any virus or communicable disease, or threat of such, including COVID, SARS, and others.

I AM A FAN/INTERNATIONAL MEMBER

There are **no insurance benefits** provided to fan members, nor to international members who live outside of the United States or Six Nations territories.

For international members or participants who are competing in USA Lacrosse–sponsored tournaments or sanctioned events, they will need to be insured under the USA Lacrosse (non-member) event policy in order to participate. This coverage will include Accident Medical insurance in case they are injured during the event, and Liability insurance in case they are involved in a lawsuit stemming from their participation.

The event organizer may provide this coverage on your behalf, or you may be required to purchase the coverage for players or for the team. Please contact the event organizer or RPS Bollinger for more information.

USA LACROSSE SANCTIONED TOURNAMENTS

WHAT IS SANCTIONING?

Vast differences in the quantity and quality of tournaments have created uncertainty in the marketplace. In order to help address the need for standardization, USA Lacrosse Sanctioning Program provides an operational framework to create a more consistent experience.

USA Lacrosse Sanctioning is a designation given to events that have adopted a set of operational and safety standards set forward by USA Lacrosse. These tournament standards are a set of best practices that cover five main areas of an event: game format, venue, risk management, event administration, and certified officials. When these best practices are adopted in their entirety, events create a more positive experience for participants while receiving insurance and marketing benefits from USA Lacrosse.

BENEFITS TO PARTICIPANTS

Have you ever been to a tournament and been left guessing: What rules are we playing by? Where are the trainers? Why is no one at the information tent? What happens if my child gets hurt at the event?

A USA Lacrosse Sanctioned Tournament has met a set of operational and safety standards to guarantee a consistent playing environment. Coaches, parents, players and all other event attendees will know what to expect from each event:

- USA Lacrosse rules will be used
- At least two USAL-certified officials at each game
- Age- and game-appropriate field sizes
- Information tent with staff
- Schedules readily available
- Certified athletic trainers on-site
- All participants are USA Lacrosse members
- Insurance for the event provided automatically through USA Lacrosse

EVENT OPERATORS

USA Lacrosse Sanctioning demonstrates an event's commitment to following rules set forward by the governing body and creating a safer and more consistent environment for participants. In exchange for

serving as brand ambassadors to USA Lacrosse, event operators benefit from insurance coverage, marketing opportunities, access to resources and more.

USA LACROSSE MEMBERSHIP

In order to compete in USA Lacrosse Sanctioned Tournaments, all players, head coaches and event operators must hold a USA Lacrosse membership valid through the entirety of the event. Membership is required to ensure all participants are appropriately insured and are aware of the rules set forth by the national governing body.

Those with international or fan memberships with USA Lacrosse do not carry an insurance benefit. Therefore, if you are hosting an event that has international or fan members, please contact USA Lacrosse or RPS Bollinger to find out how to obtain coverage for those participants in order to meet the 100% member-registered guideline for sanctioning.

Additional information can be found at: www.USALacrosse.com/events/sanctioned-tournaments/about-sanctioning or by contacting USA Lacrosse Membership staff at 410.235.6882, ext. 102, or Membership@USALacrosse.com.

SECTION #3

Insurance Policy Details

(BY INSURANCE POLICY TYPE)

USA LACROSSE ACCIDENT MEDICAL PLANS

The USA Lacrosse Accident Plans provide coverage for accidental injuries t members as a result of their participation in a covered lacrosse activity. The Accident Plans are comprised of two policies: the **Basic Excess Accident Insurance** policy and the **Catastrophic Accident** policy. These coverages are intended to provide supplemental insurance coverage to help defray medical, dental and hospital expenses that members may incur if injured during lacrosse activities. This is not a healthcare plan and is not intended to cover 100% of expenses for which a member may be responsible. In addition, please note that *these plans do not cover sickness, bodily illness or disease.*

The Accident policies cover member players, coaches and officials if they are injured during the following types of covered activities:

- **Standard lacrosse activities:** Members are covered for scheduled games, practices, tournaments, camps and clinics and "other supervised activities" (as shown in #3 below) provided they are under the direct supervision of a team coach or other officially designated team/league member. No coverage is provided for pick-up games, unsupervised practices, individual workouts/practices or conditioning (going to the field to do your own drills, going for a run, etc.), or "hacking around" with your lacrosse stick in someone's backyard. Members are covered only for the membership category under which they have registered. If you sign up as a player, you are not covered for coaching or officiating unless you also register with USA Lacrosse for those categories.
- **Any and all amateur lacrosse – indoors or out**: The USA Lacrosse Insurance Program applies whether the lacrosse games or activities are held outdoors or indoors, as long as the established rules approved by USA Lacrosse are enforced. For box lacrosse played with dasher boards, USA Lacrosse Box/Indoor rules must be followed. Minor modifications to approved USA Lacrosse field or box rules, such as reduced number of players, field size, boundaries and time – whether indoors or outdoors - will not affect the insurance coverage as long as the modifications do not challenge the intent of the rules or jeopardize player safety.
- **Other supervised activities**: Team/league or association meetings, training clinics, banquets and usual, nonhazardous fundraisers, such as bake sales, car washes and other similar, low-risk events are covered. "Hazardous" fundraisers include activities such as bounce houses, hiring petting zoos or hosting concerts, which will need to be individually underwritten and may incur an additional premium. No coverage is provided for any event that includes fireworks. Please contact RPS Bollinger if you are hosting a function that may be considered "hazardous" or high risk.
- **Group travel — accident insurance:** The USAL Accident policies do provide coverage for injuries incurred during group travel. Group travel refers to a group of three or more team members going directly to or from a lacrosse activity. If there is an auto accident or bus accident, for example, and players are injured, the USA Lacrosse Accident policies will respond on an excess basis (after the auto insurance, no-fault insurance and/or primary health insurance policies have paid their benefits). No coverage is provided for injuries incurred during individual travel — such as a parent driving their child to a game, or a player driving to or from practice.

BASE ACCIDENT INSURANCE POLICY

PROVIDING FIRST LAYER OF COVERAGE UP TO $100,000

The **Base Accident** insurance policy pays for a covered accidental injury to an insured member if that injury requires treatment by a legally qualified physician, dentist or graduate nurse; confinement in a hospital; ambulance service from the site of the injury to the initial treatment facility; services and supplies ordered by a physician or dentist.

Accidental Injury is defined as "*a sudden, unexpected and unintended event which is identifiable and caused solely by an external physical force resulting in Injury to the insured person.*"

This policy does not cover claims arising out of sickness, bodily illness, virus or disease, such as cardiac arrest, asthma or stroke. However, the Accidental Death Benefit has been extended by USA Lacrosse to provide a $20,000 death benefit for members who suffer a fatal cardiac or circulatory (stroke) event during a lacrosse activity.

For Members to be eligible for coverage under this policy, the first medical or dental expense must be incurred within 60 days of the date of injury, and any further expense must be incurred within 104 weeks of the date of injury.

Claims are paid on a "reasonable and customary basis" by geographic area (zip code) where treatment is rendered.

Underwriting Insurance Company: Markel Insurance Company: Glen Allen, VA. Markel is rated "A" by A.M. Best's rating service.

BASIC EXCESS ACCIDENT POLICY LIMITS

COVERAGE DESCRIPTION	LIMITS/DETAILS
Medical Expense Limit	$100,000 per claim
Accidental Death Benefit	$20,000 (includes Cardiac/ Circulatory coverage*)
Accidental Dismemberment Benefit	$20,000 principal sum
Deductible for Youth or HS Players	$500 per claim
Deductible for Adult Women Players, Coaches and Officials	$1,000 per claim
Deductible for USA Lacrosse Certified Coaches and Officials	$500 per claim
Deductible for Adult Male Players	$3,000 per claim
Deductible for National Team Players	$0 per claim (for injuries incurred during national team practices and events only; for injuries during regular play, above deductibles apply)
Physical Therapy/Chiropractic Limit	$2,000 (subject to $50 maximum per visit)
Durable Medical Equipment Limit	$2,500
Policy Benefit Period	2 years from date of injury
Game Fee Reimbursement	▪ Up to $7,500 maximum benefit for USA Lacrosse certified officials. ▪ Up to $5,000 maximum benefit for noncertified officials. ▪ Reimbursement up to $200 per game maximum; Waiting Period (deductible) is 7 days from date of injury; Benefit Period is 26 weeks from date of injury.
Emergency Medical Evacuation (more than 100 miles from home)	$25,000 benefit for on-field injuries
Emergency Repatriation Benefit (more than 100 miles from home)	$25,000 resulting from on-field fatalities
Full Excess Coverage	All claims paid in excess of any primary or other collectible insurance

ACCIDENT POLICY DEFINITIONS

Cardiac/Circulatory Coverage: If a member dies within 48 hrs. of a cardiac or circulatory (stroke) incident during a covered activity, this policy's Accidental Death Benefit will be paid to the member's family. This policy does not provide any other coverage for sickness/illness; therefore, no benefits for any medical expenses incurred as a result of the cardiac or circulatory incident are payable by the USAL Accident plan. Only the death benefit would be paid out.

Full Excess Coverage: The policy will pay for covered expenses as a result of an accidental injury, after any other applicable insurance policy or any other health care policy or employee benefit plan has paid its benefits. If the claimant has no health or medical coverage, or if the claimant is covered by Medicare or Medicaid, the Basic Accident policy will pay benefits on a primary basis, after the deductible has been taken.

Deductible: The deductible under this policy applies to each claim of injury regardless of payments made or deductibles taken by other (primary) insurance.

Officials' Game Fee Reimbursement: officials are covered for game fee reimbursement to cover lost fees if they are prevented from officiating due to a covered injury. Only fees for missed lacrosse games are payable by the policy, and the official must have sustained a covered injury while officiating amateur lacrosse in order for coverage to apply.

When submitting a claim for the Game Fee Reimbursement Benefit, in addition to the information required to file a claim (see "Instructions for Filing an Accident Claim"), member officials must include the following:

- A schedule of the games they were assigned to officiate
- Written confirmation of their fee per game (compensation) from their assigner. No claims for Game Fee benefits can be paid without this written info from the assigner. To ensure proper compensation for missed games, officials should print out their schedule at the beginning of the season, or print out the schedule of remaining games as soon as they are injured (before the schedule is amended by the assigner) in order to show this important documentation.

BASIC ACCIDENT POLICY EXCLUSIONS

The Accident policy covers only those medical/dental expenses arising out of accidental injuries that occur during covered activities. The policy does not provide coverage for claims arising out of sickness, illness or bodily conditions.

In addition, the policy does not cover any loss, fatal or nonfatal, incurred or resulting from the following:

- Suicide, or intentionally self-inflicted injury
- Infections, with the exception of pyogenic or bacterial infections caused wholly by a covered injury
- Injury resulting from any declared or undeclared war
- Loss resulting from air travel, except as a fare- paying passenger on a commercial airline
- Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth
- Eyeglasses, hearing aids, and examination for the prescription or fitting thereof
- Injury covered by any workers' compensation or occupational disease law
- Hernia, unless it results from a covered injury
- Injury resulting from the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

CATASTROPHIC ACCIDENT PLAN

PROVIDES SECOND LAYER OF COVERAGE UP TO $1 MILLION

For USA Lacrosse Members to be eligible for coverage under this policy, an injured member's accident claim must **exceed a $100,000 payout within 104 weeks** from the date of injury. This $100,000 deductible under the Catastrophic Accident policy is meant to integrate with the Basic Accident policy limit. The deductible can be met either by payments from the injured person's primary healthcare policy, or by the USA Lacrosse Base Accident policy (or a combination of the two), or by the injured person paying the remaining difference to meet the $100,000 deductible.

Once a claim is eligible for coverage under this plan, any subsequent medical expenses resulting from the lacrosse injury, such as additional surgeries, rehabilitation, or any of the benefits below that are necessary due to total or partial disability, would be **covered for up to 10 years from the date of injury**. In the event of a serious injury, this is meaningful since medical expenses can spread out over a period of many years.

In addition to the Medical Expense limit, this policy provides a **Catastrophic Cash Benefit.** If a covered injury to a member of USA Lacrosse results in paralysis or coma within 180 days from the date of injury, the policy will pay a lump sum cash benefit of $250,000 to the injured participant, subject to the following: the paralysis or coma must last 12 consecutive months (the waiting period); after the waiting period, a physician must determine that the condition is irreversible and has resulted in permanent disability.

Lastly, the Catastrophic Accident policy also provides an additional limit of up to $1,000,000 for Extended Benefits. These include Disability, Family Counseling, Adaptation and other expenses that may be necessitated to care for someone with a catastrophic injury.

CATASTROPHIC ACCIDENT POLICY LIMITS

Underwriting Insurance Company: Markel Insurance Company, Glen Allen, VA. Markel is rated "A" by A.M. Best's rating service.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical Expense Limit	$1,000,000
Benefit Period	10 years
Catastrophic Cash Benefit for Coma/Paralysis	$250,000 lump sum (see definition below)
Deductible	$100,000 (integrates with Basic Accident policy)
Deductible Incurral Period	2 years from date of injury
Extended Catastrophic Benefits (total amount payable for all benefits below is an additional $1,000,000 aggregate)	
Adjustment Expense	Up to $125,000 (see definition below)
Family Counseling Benefit	$25,000 with maximum of $10 per family member per visit, up to 20 visits
Adaptation Expense	Up to $200,000 for remodeling home accommodations as recommended by legally qualified physician and pre-certified by Markel Insurance Co.
Ancillary Sickness or Injury Benefit	Up to $200,000, resulting from sickness or injury unrelated to the covered accident that caused the disability
Disability Benefit	Up to $300,000 if person is totally or partially disabled (see definition below), subject to monthly max of $2,500 for five years (total disability), or $2,000/ month for 10 years (partial disability)
College Education Benefit	Up to $150,000 to complete undergraduate degree (must enroll in or resume study within four years of date of injury); benefits reduced by amount of financial aid or scholarships and are payable directly to the college

ADDITIONAL CATASTROPHIC POLICY DEFINITIONS:

Catastrophic Cash Benefit: The benefit is payable according to the schedule below.

- For coma — $250,000 (100%)
- For paralysis of two or more limbs (upper and/or lower) — $250,000 (100%)
- For paralysis of one limb (upper or lower) — $125,000 (50%)
- For paralysis of one or more other parts of the body — if the insured's paralysis is a part of the body other than a limb, the percentage of the cash benefit used to determine the amount of the benefit will be adjusted in proportion to the extent of the paralysis.

The final determination of the extent of the disability will be made by the insurance company's case management team.

Extended Benefits

- Adjustment Expense Definition: The Adjustment expenses are costs incurred (up to $150,000 total) by immediate family members for the following in relation to the insured person's total or partial disability as a result of the covered accident.
    - ◊ Expenses for training family members in custodial or rehabilitative care
    - ◊ Travel by immediate family members to the insured person's place of treatment from their home (if by air, only on regularly scheduled commercial flights)
    - ◊ Lost earnings by insured person's spouse or parents in connection with covered accident (reimbursable up to the lesser of $250 or a percentage of the average weekly earnings for the past year, up to 52 weeks)
- **Disability Coverage Definitions:** Total disability means permanent loss of speech, hearing in both ears, sight in both eyes, use of both arms; use of both legs, use of one arm and one leg; or motor/cognitive function resulting from brain stem or neurological injury resulting in that person's inability to perform three or more activities of daily living (mobility, dressing, getting in/out of bed or chair, or feeding, etc.). The permanent loss means that the insured person is unable to engage in any gainful occupation or employment for which he/she may become reasonably suited by education or experience.
- **Partial Disability:** The inability of the insured person who is engaged in an occupation to perform all of the material duties of that occupation and earn $2,500 or more in gross earnings per month. Partial disability benefits are payable following a period of Total Disability for which benefits were paid under this policy and which is the result of the same covered accident.

CATASTROPHIC ACCIDENT POLICY EXCLUSIONS

The Catastrophic Accident policy covers only those medical/dental expenses arising out of accidental injuries that occur during covered activities. The policy does not provide coverage for claims arising out of sickness, illness or bodily conditions. In addition, the policy does not cover any loss, fatal or nonfatal, incurred or resulting from the following:

- Suicide, or intentionally self-inflicted injury
- Infections, with the exception of pyogenic or bacterial infections caused wholly by a covered injury
- Injury resulting from any declared or undeclared war
- Loss resulting from air travel, except as a fare- paying passenger on a commercial airline
- Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth
- Eyeglasses, hearing aids, and examination for the prescription or fitting thereof
- Injury covered by any workers' compensation or occupational disease law

- Hernia, unless it results from a covered injury
- Injury resulting from the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician

ACCIDENT CLAIMS INFORMATION

HOW TO FILE AN ACCIDENT CLAIM

If you are a current USA Lacrosse member who is injured during a covered lacrosse activity, you may obtain a claim form and instructions on filing the claim by clicking here: USA Lacrosse Instructions and Form.

Alternatively, you could link here: RPS Bollinger Claim Form

If you are a nonmember who was injured while participating in an insured USA Lacrosse tournament, camp or clinic, please contact RPS Bollinger at 800.446.5311 and press "5" for lacrosse. The RPS Bollinger lacrosse administrator will verify that the event you participated in was insured and will then provide you with a claim form to complete.

CLAIM INSTRUCTIONS

These instructions are noted on the claim form, but please take a look prior to completing the form so that you have all the information you need at hand.

- **Excess coverage**: Accident medical expenses are covered under this policy on an excess basis, and benefits will only be paid under this plan after your own personal or group insurance (including health maintenance organizations) has paid out its benefits.
    - ◊ Please note that you must follow your primary insurance carrier's eligibility criteria (i.e., to be treated in-network, if required by HMO, etc.) in order for this policy to consider your expenses for payment. If you receive government or state aid insurance (Medicaid, Medicare or other) this insurance may be primary. Please contact RPS Bollinger for additional coverage information in that case.
- **Usual and customary basis:** Payment under this policy will be made according to usual and customary guidelines. This means that the basis for payment of specific medical or dental services is based on the average cost of that service by region.
    - ◊ This policy does not automatically pay for services in full; it pays based on the "usual and customary" fee for that service by zip code region.
- **Claim guidelines:** You have up to one year from the date of injury to submit a claim form. For claims to be eligible for coverage, you must seek medical attention within 60 days from the date of injury and within 180 days from date of injury for dental treatment.
- **Benefit period:** This policy is subject to a 104-week eligibility period from date of injury. Medical or dental expenses that are incurred within 104 weeks of the date of injury are eligible for coverage under this policy. Any expenses or treatments that are rendered after the 104-week benefit period will not be covered by this policy, unless they are eligible for coverage under the Catastrophic Accident policy.
- **Itemized bills are required:** You or your medical/ dental providers must submit itemized bills; balance due bills or statements do not provide the information needed to process your claim. See below for forms needed. Payments will be made to you if the itemized bills indicate that they have been paid. Otherwise, payments will be made directly to the doctor, dentist, hospital or other service provider.

    Medical Forms Names:

    - ◊ CM 1500 is the standard form used by providers to show the medical treatments and charges made

for each service.

- ◊ UB-04 or UB-92 is the standard form used by hospitals to show medical treatments and charges made for services.

- **Dental bills:** All dental bills must be submitted through your primary insurance's medical or dental plans first before making a claim for dental treatment under this policy. Please have your provider submit an ADA dental claim form with the explanation of benefits (if applicable).
- **Deductible:** Please be aware of the deductible that will be applied to your claim:
  - ◊ Youth and HS Players: $500 per injury
  - ◊ Adult Women Players, Coaches and Officials: $1,000 per injury
  - ◊ Adult Male Players: $3,000 per injury
  - ◊ USA Lacrosse Certified Coaches and Officials: $500 per injury
  - ◊ National Team Members for injuries occurring during national team practices and events: $0 per injury

  (For injuries occurring during regular play, the appropriate deductible above applies.)
- **Verification signature**: Make sure that an authorized administrator of your local lacrosse team or league has signed the claim form under "Verification of Covered Activity" (signature #1). The coach, manager or official who can verify that the injury took place during a sponsored amateur lacrosse activity may sign the form. If the accident occurred during a camp, clinic or tournament, the director or coach who can verify that the claim took place during a sponsored activity must sign the claim form. For national team members, the claim must be signed by the USA Lacrosse director of national teams to approve the $0 deductible.
- **RPS Bollinger is the Insurance & Claims Administrator**: Please submit your claim form and relevant information to RPS Bollinger. To avoid delays, do not send your claim to USA Lacrosse or Markel Insurance Company.

For further claims information contact:

RPS Bollinger

Sports Claims Department

P.O. Box 1322, Morristown, NJ 07960

Phone: 866.267.0093 ▪ Fax: 973.921.8474

SportsClaims@RPSins.com

USA LACROSSE MEMBER LIABILITY PLANS

GENERAL LIABILITY & EXCESS LIABILITY PLANS

The USA Lacrosse Liability plans provide coverage for third-party claims and lawsuits arising out of bodily injury and property damage to others, stemming from lacrosse activities and operations. The Liability plans are comprised of two policies: General Liability (the base layer) and the Excess Liability (excess layer). These coverages round out the insurance benefits of USA Lacrosse's membership insurance program and provide much-needed protection to members in today's litigious society.

Because the Excess Liability policy is written on a "follow-form" basis over the General Liability, it provides the same scope of coverage that the General Liability policy does. Therefore, in this outline, we have combined the two coverages and limits together to give one complete snapshot of the liability protection afforded to members.

Through the Liability plans, USAL members are primarily protected for claims and lawsuits arising out of bodily injury and property damage to others, as well as advertising/personal injury liability, and products/completed operations liability. Types of claims covered by these policies are:

- Participant injury
- Spectator injury
- Claims arising out of alleged or actual sexual abuse or molestation. Note that coverage is not provided for those accused of abuse, but for civil suits alleging negligence or other claims against the team, league or others in positions of authority.
- Property damage to others (or 3rd parties)
- Claims stemming from operations and activities related to the conduct of games or practices, or from sponsored functions, such as meetings, banquets and fundraisers
- Advertising and personal injury liability (false advertising, libel, slander)
- Products and completed operations liability, as respects the functions incidental to lacrosse team or league activities (in the sports world, products can include food made for bake sales or concessions)

Who Is Insured for Liability: Currently registered USA Lacrosse members – players, coaches and officials – are Additional Named Insureds under the Liability policies for the term of their membership. In addition, these policies extend coverage to teams and leagues that require and verify 100% membership registration for players and coaches with USA Lacrosse. 100% registered teams and leagues also have the benefit of covering their board members and volunteers under the Liability policies in the event they are sued as a result of their team/league duties. 100% registered teams/leagues can obtain certificates of insurance naming their fields or facilities as Additional Insureds (at no charge). Similarly, lacrosse camps, clinics and tournaments that require and verify 100% membership in USA Lacrosse are automatically covered for Liability at no additional cost.

Camps and clinics that do not mandate membership can purchase Event Insurance for their camp/clinic through RPS Bollinger.

Covered Activities: The Liability policies cover member players, coaches, officials and assignors if they are injured during the following types of covered Activities:

- **Standard lacrosse activities:** Members are covered for scheduled games, practices, tournaments, camps and clinics and "other supervised activities" (as shown in #3 below) provided they are under the direct supervision of a team coach or other officially designated team/league member. No coverage is provided for pick-up games, unsupervised practices, individual workouts/practices or conditioning (going to the field to do your own drills, going for a run, etc.), or "hacking around" with your lacrosse stick in someone's backyard. Members are covered only for the membership category under which they have

registered.

- **Any and all amateur lacrosse – indoors or out:** The Liability policies cover lacrosse games or activities held outdoors or indoors, as long as the established rules approved by USA Lacrosse are enforced. For box lacrosse played with dasher boards, USA Lacrosse Box/Indoor rules must be followed. Minor modifications to approved USA Lacrosse field or box rules, such as reduced number of players, field size, boundaries and time – whether indoors or outdoors - will not affect the insurance coverage as long as the modifications do not challenge the intent of the rules or jeopardize player safety.
- **Other supervised activities:** Team/league or association meetings, training clinics, banquets and usual, nonhazardous fundraisers, such as bake sales, car washes and other similar, low-risk events are covered. "Hazardous" fundraisers include activities such as bounce houses, hiring petting zoos or hosting concerts, which will need to be individually underwritten and may incur an additional premium. No coverage is provided for any event that includes fireworks. Please contact RPS Bollinger if you are hosting a function that may be considered "hazardous" or high risk.
- **Group travel — liability insurance**: The Liability policies do not provide coverage for lawsuits stemming from Group or Individual Travel. There is no auto liability or any other liability coverage for lawsuits arising out of transporting participants. This means that there is no coverage for officials, coaches, parents, players, or volunteers who drive players or others to any lacrosse activity. RPS Bollinger and USA Lacrosse strongly advise teams who are transporting participants to make certain that the designated drivers and vehicles are properly licensed and fully insured prior to traveling.

GENERAL LIABILITY & EXCESS LIABILITY COMBINED LIMITS

Underwriting Insurance Company: Markel Insurance Company, Glen Allen, VA. Markel is rated "A" by A.M. Best's rating service.

LIABILITY POLICY LIMITS:

COVERAGE DESCRIPTION	LIMITS/DETAILS
Per Occurrence Limit	$3,000,000
General Aggregate Limit per Location	$7,000,000
Products and Completed Operations Aggregate	$4,000,000
Personal Injury/Advertising Injury Limit	$3,000,000
Sexual Abuse Liability Limit per Occurrence	$2,000,000
Sexual Abuse Liability Limit, Policy Aggregate	$3,000,000
Damage to Premises Rented to You	$1,000,000
Medical Payments (to Non-participants)	$10,000
Deductible	$0
Coverage is worldwide provided lawsuits are brought in a U.S. court of law.	

GENERAL LIABILITY AND EXCESS LIABILITY POLICY EXCLUSIONS

- **Standard General Liability Exclusions:** Communicable Disease*, Expected or Intended Injury; Contractual Liability; Liquor Liability; Workers' Compensation and Employer's Liability; Pollution; Aircraft, Auto, Watercraft Liability; Transportation of Mobile Equipment or Mobile Equipment used for racing or stunting; War; Damage to Owned Property or Property in your Care, Custody or Control; Damage to your Product or your Work; Damage to Impaired Property; Recall Products; Electronic Data; Recording or Distribution of Material in violation of Law; and Criminal Acts.
- **Other Liability Policy Exclusions:** Access or Disclosure of Confidential or Personal Information; Designated Products Exclusion (athletic equipment manufactured by you or according to your specifications); Medical Payments to Participants (members and participants while participating in sports or athletic activities); Employment-Related Practices; Y2K and related Computer Issues; Total Pollution Exclusion; Certified Acts of Terrorism; Silica Dust; Sexually Transmitted Disease; Transportation of Participants; Trampoline Exclusion; Fireworks Exclusion; Punitive Damages Exclusion; Lead Liability Exclusion; Fungi or Bacteria Exclusion.
- ***COVID-19/Communicable Disease Exclusion:** As of 1/1/21, the USAL General Liability and Excess

Liability policies carry a "Communicable Disease" Exclusion. This means that there is no liability coverage – including no defense coverage – for claims arising out of any allegations regarding the transmission, spread, injury, death or other loss as a result of any virus or communicable disease, or threat of such, including COVID, SARS, and others.

- Please note that General Liability policies **do not cover claims alleging "wrongful acts" or "errors and omissions."** These types of claims are covered under Directors and Officers Liability policies and can include coverage for allegations such as eligibility disputes, wrongful termination or wrongful suspension, discrimination issues, and other matters involving rules interpretation, and First Amendment rights. USA Lacrosse has a specially designed sports D&O program available to USA Lacrosse teams, leagues, clubs, officials' associations and coaches' associations for purchase. Please see "Optional Plans" in Section IV.

LIABILITY CLAIMS

EXAMPLES OF LIABILITY CLAIMS

The primary focus of coverage for General Liability policies is to cover claims and lawsuits arising out of bodily injury or property damage to others. Examples of these types of claims are:

- A player is seriously injured (bodily injury) during a game and sues the team, the league and the officials for allowing rough play.
- A spectator gets hit with a ball in the eye (bodily injury) and sues the team and the field owner for not protecting spectators from errant shots.
- The windshield of a car is damaged by an overthrown shot (property damage to others) and the owner of the car submits the bills for repair to the tournament director for payment.
- Players at a camp held on a college campus set a porta-potty on fire (property damage to others) and the college presents the bill to the camp director for payment.

WHAT TO DO IN THE EVENT OF A LIABILITY CLAIM, LAWSUIT OR INCIDENT

If you or your organization are involved in an incident which gives rise to a liability claim, or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately to USA Lacrosse's insurance administrator, RPS Bollinger.

Legal complaints are time-sensitive matters. Please do not delay in forwarding the liability claims information you receive to RPS Bollinger, along with all supporting materials (police report, incident report, newspaper or internet articles, etc.). RPS Bollinger will report the claim to the liability insurance company (Markel), who will then contact you with information on the claims process and your legal representation.

LIABILITY INCIDENT REPORT: If you or your team is involved in an incident that may result in a future liability claim, please complete a USA Lacrosse incident report form located at this link: Incident Report.

You should file an incident report in the following situations:

- If EMS has been called to treat an injured participant or spectator
- In the event of any serious catastrophic or fatal injury occurring during a lacrosse activity or other sponsored activity
- For serious damage to the property of others (in excess of $5,000)

Please keep one copy for your records and send the other copy to RPS Bollinger.

To report Liability Claims or an Incident Report, please contact:

Phil D'Amato, Sports Liability Claims

RPS Bollinger Sports and Leisure Insurance

P.O. Box 1322

Morristown, NJ 07960

Phone: 800.446.5311

Email: Lacrosse@RPSins.com

DIRECTORS AND OFFICERS LIABILITY (D&O)

MEMBER BENEFIT FOR USA LACROSSE CERTIFIED COACHES, CERTIFIED OFFICIALS AND CERTIFIED ASSIGNERS

As a special member benefit for those who successfully complete the USA Lacrosse certification program, certified coaches, officials and assigners are automatically protected by USA Lacrosse's corporate Directors and Officers Liability (D&O) and Employment Practices Liability (EPL) insurance.

The D&O/EPL policy provides protection for lawsuits stemming from actual or alleged wrongful acts, and errors and omissions in the course of their duties on behalf of USA Lacrosse. This policy provides key protection not covered by the General Liability policy, such as claims arising out of allegations of discrimination, eligibility matters, wrongful termination or suspension, sexual harassment, and other decision-based claims. The policy specifically excludes any claims arising out of bodily injury or property damage (which are covered by the General Liability policy).

This policy is written to cover the individual certified coach, certified official and certified assigner members of USA Lacrosse only. Coverage under this policy does not extend to entities, such as teams, leagues, associations or businesses. Please refer to Section IV: Optional Insurance Plans if you need to purchase D&O/ EPL insurance for your team, league or association.

Certified coaches, officials and assigners who belong to local or regional coaches' or officials' associations may also be insured for D&O liability if their association purchases a separate D&O policy. Please check with your association for details.

Examples of D&O/EPL Claims

- Eligibility matters, such as a lawsuit stemming from the fact that a player did not make the Select Team, or a claim from a player who was deemed ineligible for an All-Star team due to a coach or official benching the player during a pivotal game
- Discrimination — claims against officials, coaches, or assigners alleging discrimination due to gender, age, race, physical ability or disability, etc.
- Wrongful acts, such as negligent hiring or termination practices
- Sexual harassment (but not sexual abuse, which is considered a bodily injury and is therefore covered under General Liability)
- Errors and Omissions — allegations regarding decision-making, or claims that the coach or official did not follow proper procedures in the handling of a complaint

D&O POLICY LIMITS FOR CERTIFIED COACHES, OFFICIALS & ASSIGNERS

(Automatically included after completing certification)

COVERAGE DESCRIPTION	LIMITS/DETAILS
Directors and Officers Liability Coverage	$2,000,000 limit per claim $2,000,000 aggregate limit per policy term
Employment Practices Liability Coverage	Included in above limit per claim and aggregate limit per policy term
Defense Costs	Included within the above limit
Retention (Deductible)	$25,000 per claim *(Increased from $10k as of 1/1/21)*
This coverage is written on a claims-made basis.	All claims must be reported during the policy period in order to be eligible for coverage.
Underwriting Company:	Chubb Group of Insurance Companies, rated "A++, XV" by A.M. Best's rating service

SECTION #4

Optional Insurance Plans

OPTIONAL INSURANCE PLANS

AVAILABLE TO USA LACROSSE MEMBER ORGANIZATIONS

RPS Bollinger offers a variety of insurance coverages to round out the protection that lacrosse organizations need. The following plans are made available to USAL chapters, teams, leagues, coaches' associations and officials' associations. These plans are highly recommended to cover the additional exposures that exist in the operation of lacrosse-related activities, and which are not covered under the USAL Member Accident and Liability policies.

THESE OPTIONAL COVERAGES ARE:

- **D&O/EPLI Liability** — protects your organization from claims of "wrongful acts" or "errors and omissions" such as discrimination, eligibility matters and wrongful termination
- **Crime Insurance** — protects you from financial loss due to theft, robbery, embezzlement or forgery
- **Cyber Liability** — protects your organization from a range of threats and incidents relating to cyber breach and privacy violation
- **All-Sports Plan** — protects member coaches and officials while performing those duties during other amateur sports
- **Equipment Insurance** — covers your sports equipment and office equipment from loss
- **Peace of Mind Endorsement** — guarantees General Liability coverage for those teams and leagues following the guidelines for 100% membership
- **Booster Club Liability** — provides coverage for typical activities outside of lacrosse play, such as fundraising, meetings, banquets, etc.
- **24-hour Premises Liability** – extends liability coverage to fields or facilities for those who are contractually responsible for the premises at all times
- **International Travel Accident** – provides Accident and Sickness coverage on a 24-hour basis when traveling internationally with teams
- **Hired/Non-owned Auto Liability** – provides automobile liability for vehicles that your team/league borrows or rents (does not exclude transportation of participants)
- **Event Cancellation** - policy provides expense coverage if events are cancelled due to weather or non-appearance.

NOT-FOR-PROFIT DIRECTORS & OFFICERS LIABILITY

FOR TEAMS, LEAGUES, CHAPTERS, AND COACHES'/OFFICIALS' ASSOCIATIONS

D&O/EPL LIABILITY INSURANCE

RPS Bollinger's combined plan of Directors and Officers Liability (D&O) and Employment Practices Liability (EPL) insurance provides protection for lawsuits stemming from actual or alleged wrongful acts, and for errors and omissions claims against the directors and officers of not-for-profit sports organizations, as well as their employees and volunteers. The policy provides protection for suits brought against the sports organization as an entity, as well as individuals who are acting in an official capacity on behalf of the organization.

Insurance Carrier: These policies are underwritten by the Chubb Group of Insurance Companies, Warren, NJ. Chubb is rated A++ (Superior) by A.M. Best's rating service.

POLICY LIMITS AND DETAILS

Option 1) Policy Limit: $1,000,000 per claim / $1,000,000 max per policy term

COVERAGE DESCRIPTION	LIMITS/DETAILS
Deductible:	$0
Defense Costs:	$1,000,000 separate limit
Option 2 Annual Premium	$550 per year

Option 2) Policy Limit: $2,000,000 per claim / $2,000,000 max per policy term

COVERAGE DESCRIPTION	LIMITS/DETAILS
Deductible:	$0
Defense Costs:	$1,000,000 separate limit
Option 2 Annual Premium	$1,030 per year

For-profit organizations or others that are not registered 501c3 are not eligible for coverage under this program. Contact RPS Bollinger for application to apply separately for this coverage.

*If you are a resident of **NJ, FL or KY**, please be advised that state surcharges and/or taxes may apply in addition to the D&O Liability premium. An invoice for any applicable surcharges will be included with your*

policy. Organizations in WA, please contact RPS Bollinger for a different application. Organizations in VT, WY and AK are subject to surPlus lines taxes and must be written through a different office. Please contact RPS Bollinger for more information.

EXAMPLES OF D&O AND EPL CLAIMS SCENARIOS

Discrimination: Lawsuits alleging discrimination can arise when a league chooses one coach over another, or when selecting players for elite or All-Star teams.

Sexual Harassment: Whether in the office or out on the field, a member of the organization may harass a volunteer, player or other employee. Not to be confused with sexual abuse (which is bodily injury – and therefore, falls under the General Liability policy), harassment claims are among the most common types of claims under this policy.

Wrongful Suspension/Dismissal: How the organization disciplines or terminates coaches, players or even board members when they violate the code of behavior can often result in a lawsuit.

Acting Beyond Authority: In the event a coach, board member or volunteer makes decisions beyond his/her authority, a lawsuit may arise. Even in cases where they are simply enforcing existing rules, people who don't like those rules can file a lawsuit.

This policy does not provide coverage for lawsuits involving bodily injury or property damage. Those types of claims are meant to be covered under the organization's GL policy.

Please note: This coverage is written on a **claims-made basis.** All claims under this policy must be reported to the insurance company within the policy term in order to be eligible for coverage.

CRIME INSURANCE

FOR TEAMS, LEAGUES, CHAPTERS, ASSOCIATIONS, CAMPS AND TOURNAMENTS

The Crime Insurance plan provides protection for sports organizations against the financial loss caused by the dishonest disappearance of money, securities or financial instruments. This program has been expanded to cover the exposures of today's sports organizations, whether the crime is committed by an officer, volunteer or employee. The policy includes the following package of coverages:

Insurance Carrier: These policies are underwritten by the Chubb Group of Insurance Companies, Warren, NJ. Chubb is rated A++ (Superior) by A.M. Best's rating service.

CRIME POLICY LIMITS AND DETAILS (OPTION 1)

COVERAGE DESCRIPTION	LIMITS/DETAILS
Employee Dishonesty Covers financial loss by employee or volunteer through theft or forgery	$25,000 per loss
Theft (on Premises/off Premises) Covers financial loss from robbery or burglary on/off premises	$1,000,000 separate limit
Depositor's Forgery Coverage Protects losses due to forgery or alteration of checks or drafts	$10,000 per loss
Computer Fraud Coverage Protects loss to financial instruments and inventory as a result of a hacking event or electronic fraud	$10,000 per loss
Funds Transfer Coverage Covers loss due to transfer of money or securities based on fraudulent documentation allegedly sent by your organization	$10,000 per loss
Client Coverage Extends coverage to include loss of money/securities to a third party for which your organization is legally liable	$10,000 per loss
Social Engineering Fraud Covers financial loss due to deception, impersonation and other fraudulent or scam scenarios — such as a hacker posing as a vendor who redirects your payment to their bank account	$10,000 per loss
Expense Limit Pays for auditors' fees or investigation costs to identify losses	$5,000 per loss
Deductible	$250 per claim

CRIME INSURANCE ANNUAL PREMIUM

COVERAGE DESCRIPTION	LIMITS/DETAILS
Option 1. Limits as shown above	$260 per year
Option 2. Increase Employee Dishonesty to $50,000; other limits as shown	$326 per year
Option 3. Increase Employee Dishonesty to $100,000; other limits as shown	$392 per year

If you are a resident of NJ, FL or KY, please be advised that state surcharges and/or taxes may apply. An invoice for any applicable surcharges will be included with your policy. Organizations in WA, please contact us for a different application. Organizations in VT, WY and AK are subject to surPlus lines tax and must be written through a different office. Please contact RPS Bollinger for more information.

Please note this policy does not cover the loss of equipment or other association/club property. Consult with your agent if you own property or equipment that needs to be insured.

ADDITIONAL DETAILS REGARDING THE D&O/EPLI AND CRIME INSURANCE PLANS

- Sports associations that are regional, statewide or national in scope must be individually underwritten and priced by RPS Bollinger.
- Commercial General Liability must be in force in order to purchase the D&O/EPL insurance through this program.
- D&O and Crime plans are available only to 501c3 not-for-profit associations. If your organization is For-Profit, please contact RPS Bollinger.

CYBER LIABILITY FOR TEAMS, LEAGUES, CHAPTERS, AND ASSOCIATIONS

This program is designed to protect lacrosse organizations from a range of threats and incidents relating to a cyber breach event or privacy violation. The policy can be purchased by teams, leagues, associations or affiliated lacrosse businesses (whether not-for-profit, or for-profit) to protect their cyber and privacy exposures. This is one of the broadest programs available in the marketplace and lacrosse organizations benefit from the buying power of USA Lacrosse in getting high limit coverage options, low deductibles and competitive pricing.

Policies are underwritten by **BCS Insurance Company** (rated "A-, IX" by A.M. Best's)

CYBER LIABILITY COVERAGE DESCRIPTION AND LIMITS

- Privacy Liability (including Employee Privacy)
- Security Breach Response
- Multimedia Liability
- Business Income/Digital Asset Restoration (Optional)
- Privacy Regulatory Claims coverage
- Cyber Extortion coverage
- PCI Data Security Assessment

OPTION 1 LIMITS	OPTION 2 LIMITS	OPTION 3 LIMITS
$500,000 limit per claim	$1,000,000 limit per claim	$2,000,000 limit per claim
$500,000 aggregate per policy term	$1,000,000 aggregate per policy term	$2,000,000 aggregate per policy term
$1,000 retention (deductible) per claim	$1,000 retention (deductible) per claim	$1,000 retention (deductible) per claim

Annual Premium: Pricing is based on your organization's total annual revenues and the option/ limits of coverage selected. Annual premiums range from $299 to $999 for this coverage. Please go to RPS Bollinger Cyber Insurance for a quote.

EQUIPMENT INSURANCE FOR TEAMS, LEAGUES, CAMPS, AND TOURNAMENTS

DESCRIPTION

Under this policy, equipment owned by a league or association is protected against loss, including fire and theft. Coverage applies up to the full replacement cost value of each piece of equipment, subject to the policy limit. Standard types of items covered by an equipment policy include goals, uniforms, playing equipment, portable scoreboards, field maintenance and office equipment.

Underwriting Insurance Company: Markel Insurance Company, Glen Allen, VA is rated "A, XV" by A.M. Best's rating service

Equipment Policy Limits

LIMIT:	REPLACEMENT COST VALUE OF YOUR EQUIPMENT
Option 1:	$250 Deductible per claim Rate = $1.58 per $100 of covered equipment
Option 2:	$500 per claim Rate = $1.50 per $100 of covered equipment
Minimum Premium:	$100 per policy/per year

WHAT IS COVERED BY EQUIPMENT INSURANCE?

- Losses, including fire and theft
- Damage to equipment permanently kept at the athletic field
- Vandalism to league equipment
- Full replacement cost value of each piece of equipment (subject to policy limits)

WHAT IS NOT COVERED?

- No coverage for items or equipment that is loaned or given out to players, volunteers, coaches or others
- Mysterious disappearance
- Wear and tear
- Inventory shortages
- Loss of money or securities (can be covered under the Crime Insurance plan)

Note: Laptops and computer equipment can be insured under this policy; however, they need to be separately rated and underwritten. Please contact RPS Bollinger directly for a quote to cover your computer equipment.

To bind Equipment coverage: A completed inventory list (including each item and its replacement cost value) must accompany the application in order for coverage to be bound. You will be asked to provide a

detailed description (name, make, style/model, serial number) of all individual items over $2,500 in value upon checkout.

COACHES' & OFFICIALS' ALL-SPORTS PLAN

FOR COACHES AND OFFICIALS WHO PARTICIPATE IN OTHER SPORTS

USA Lacrosse member coaches and officials already receive many benefits of membership in USA Lacrosse, including liability and accident insurance. Because many USA Lacrosse officials and coaches also officiate and coach other sports throughout the year, USA Lacrosse offers this "wraparound" insurance product to members to cover all their coaching and officiating activities.

The All-Sports Insurance Plan program offers a package of insurance to member coaches and officials to protect them when coaching or officiating any other amateur sport. The cost is just **$24 per person per year.**

ACCIDENT POLICY LIMITS

Coverage is provided for accidental injuries only, and does not provide coverage for medical conditions (cardiac, illness, etc.), nor for preexisting conditions or overuse injuries.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Accident Medical Expense Benefit	$100,000
Accidental Death and Dismemberment (Including Cardiac/Circulatory Accidental Death)	$20,000
Dental Limit	$10,000
Deductible per Claim	$1,000
Policy Benefit Period	104 weeks
Full Excess Coverage	

GENERAL LIABILITY POLICY LIMITS

Provides protection from lawsuits stemming from bodily injury or property damage to others that is the result of coaching or officiating duties.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Per Occurrence Limit of Liability	$1,000,000
Aggregate Limit of Liability	$3,000,000
Products/Completed Operations Aggregate	$2,000,000
Advertising/Personal Injury Aggregate	$2,000,000
Abuse Liability per Occurrence	$1,000,000
Abuse Liability Aggregate	$2,000,000
Damage Premises Rented	$300,000
Medical Pay (Nonparticipants)	$5,000
Deductible	$0

GAME FEE REIMBURSEMENT (FOR OFFICIALS)

Coverage provided under this policy for officials who suffer an accidental injury while officiating which prevents him/her from performing scheduled officiating duties. For future games that have not been assigned yet due to the injury, please provide a schedule from the prior year or two showing typical schedule. This must be signed by the assignor as well. It covers the following.

COVERAGE DESCRIPTION	LIMITS/DETAILS
Maximum Benefit per Injury for Officials	$7,500
Fee Reimbursement	Up to $200 per scheduled game missed
Waiting Period (Deductible)	7 days from date of injury
Benefit Period	26 weeks from date of injury

ALL-SPORTS POLICY TERM

This group policy is effective from the day after payment and application are received to December 31st each year. Rates cannot be prorated, regardless of when you apply for coverage, and the policy cannot be canceled.

WHAT SPORTS DOES THIS PLAN COVER?

The All-Sports Plan provides insurance for any coaching or officiating done at the amateur level, with the exception of lacrosse (which is covered under your USA Lacrosse Member Insurance Plan). The All-Sports Plan covers you for recreational, scholastic, interscholastic, collegiate and club sports.

HOW DOES THIS POLICY COMPARE TO MY USAL MEMBER INSURANCE BENEFITS?

The coverage is similar, although the All-Sports Plan does not provide the same high limit coverage found under your USA Lacrosse member insurance. The Accident limit for All-Sports is $100,000 vs. the $1 million limit provided to USA Lacrosse members; and the General Liability limit for All-Sports is $1 million, vs. the $3 million limit of liability provided by USA Lacrosse.

I WAS INJURED WHILE OFFICIATING LACROSSE. CAN I SUBMIT MY MEDICAL BILLS TO THE USAL PROGRAM AND TO THE ALL-SPORTS PROGRAM?

No. Both plans have what is called a “stacking of limits” provision, which means that only one policy can respond to a specific injury or incident, and you cannot “stack” both policies to collect a higher benefit. This provision applies to the accident coverage as well as to claims for game fee reimbursement and to general liability claims.

WHY SHOULD I PURCHASE THE ALL-SPORTS PLAN?

Many officials and coaches work with multiple sports throughout the year and want one source of insurance coverage to cover them for these other activities. By purchasing this multisport plan, you will not have to pay for insurance for each separate sports activity, which can not only be costly, but in many instances, may not provide you with the benefits you need. Purchasing insurance benefits through the All-Sports Plan is also more cost effective than joining other officials’ or coaches’ organizations whose membership fees can include additional items or services that you may not want.

HOW DO I APPLY?

Applying for the All-Sports Plan is simple. **Contact RPS Bollinger for an application** and complete it providing your current USA Lacrosse member number. Payment can be made by check or credit card. Your coverage will be effective the date after postmark on your check or the day your credit card payment is approved.

HOW TO INSURE TEAMS & LEAGUES FOR LIABILITY

An important benefit of membership in USA Lacrosse is the General Liability insurance provided to individual members as part of the USA Lacrosse insurance plan. The liability policy not only covers you individually if you're sued as a result of a lacrosse activity, but can also extend coverage to your team, league or lacrosse association as an entity. To get this free liability coverage extension to the entity, 100% of your players and coaches must be members of USA Lacrosse.

Because USA Lacrosse registers members on an individual basis, not on a team or league basis, there is no direct way for teams or leagues to "buy into" the liability insurance plan. The only way to insure your team, league or association for liability coverage is to require 100% membership of your players and coaches (or your officials, if you have an officials' association).

WHY IS INSURING TEAMS AND LEAGUES FOR LIABILITY IMPORTANT?

- Teams and leagues are covered by the USA Lacrosse member liability policy in the event of a liability claim or lawsuit. Often, a claimant or plaintiff will only make a claim against the entity itself, and not against individual members. **In order to have coverage for defense costs and any judgments, the team or league must be insured for liability.**
- Liability coverage for the team and league extends to the **entity's board, as well as volunteers** in case they are named in a suit as a result of lacrosse activities. There is no membership category for volunteers or league officers. Therefore, the only mechanism to protect them from liability is via the coverage extension granted to 100% member teams and leagues.
- To sign up for fields or facilities for an event or for a season, you will have to provide the facility owner with a **certificate of liability insurance** – likely one that names the owner as an "additional insured." Only 100% member teams and leagues are eligible to obtain certificates of insurance. A team that did not have 100% membership would not be insured for liability through the USA Lacrosse program, and as such, would have to purchase separate liability insurance in order to issue the necessary certificates.

HOW TO MEET THE 100% MEMBERSHIP GUIDELINE

The USA Lacrosse Insurance and Risk Management committee has created this three-step guideline as a safety net for teams and leagues who want the security of liability protection. A 100% registered team, league or lacrosse association shall be deemed to be insured under the USA Lacrosse liability insurance coverage if they follow these steps.

1. **Adopt a written policy** mandating that every player and coach (or every official, for officials' associations) who participates in the organization's activities is a current USA Lacrosse member and that their membership is effective for the entire season.
    - ◊ The **membership policy** should be written into the organization's bylaws or written guidelines.
    - ◊ **Registration forms** or applications should require each participant to **provide proof of membership** (ID number and expiration date) to be allowed to join any practices, games or activities.
2. **Demonstrate substantial compliance by having a systematic approach** to verify membership before the participant is cleared for any practices, games or activities.
    - ◊ **Electronic Management**: Manage all membership registrations and verifications electronically through the API partners listed on USALacrosse.com on the Getting Started page of the Program Leader Portal. Contact USA Lacrosse's Membership Department for assistance in setting up this program.
    - ◊ Manual Management: Team registrar does a preseason check and a midseason check that all participants' membership is in force either through the Program Leader Portal on USALacrosse.com or by uploading a roster on the Member Validation page of www.USALacrosse.com.

- ◊ **No player, coach or official is allowed to participate in activities until he/she has confirmed USA Lacrosse membership.**
- ◊ **Team registrar** maintains copies of all proofs of USAL membership and verifies membership through the USA Lacrosse website.

3. **For leagues:** Ensure that all teams within the league follow the above steps in order to secure liability coverage for the league as a whole, and for the league board and league volunteers.

PEACE OF MIND ENDORSEMENT

TO GUARANTEE LIABILITY COVERAGE FOR TEAMS AND LEAGUES

WHAT CAN I DO TO GUARANTEE PEACE OF MIND?

One of the most common questions we receive is from teams or leagues who mandate 100% membership

is "What if?" What if a new player joins the team midseason and they are not a member of USA Lacrosse? What if some players' memberships expire during the season, and at claim time it is discovered that not all participants are 100% members of USA Lacrosse?

These conscientious organizations want an additional guarantee that liability coverage will be there even though they already use their best efforts to enforce the guidelines above. That guarantee is now available as the Peace of Mind endorsement to "lock in" liability coverage for lacrosse organizations.

HOW DOES THE PEACE OF MIND ENDORSEMENT WORK?

The endorsement formally adds your organization as an additional insured to the USA Lacrosse General Liability policy at a cost of $50 per endorsement per policy term. Coverage is in effect the day after we receive payment until December 31 of that same calendar year. Coverage is not automatically renewed; the organization must reapply every year. Those purchasing this option will receive a copy of the endorsement naming them as additional insured, which provides them with a guarantee of coverage.

WHO IS ELIGIBLE?

Only teams, leagues and officials' associations who certify that they follow the guidelines for mandating 100% USA Lacrosse membership for players and coaches, and who follow the 3-step 100% membership guideline can purchase the endorsement.

HOW TO GET PEACE OF MIND?

Click on the following link: Lacrosse Peace of Mind end't

Note: Organizations who follow the guidelines on the preceding page are covered by the General Liability policy at no additional cost. However, for those who want an *additional guarantee* of coverage and a **formal endorsement** adding them to the General Liability policy, this Peace of Mind endorsement may be purchased.

WHAT HAPPENS IN THE EVENT OF A CLAIM OR LAWSUIT?

If a lacrosse association is named in a lawsuit or is involved in a liability claim, USA Lacrosse's liability insurer will ask for a roster of all participants to verify 100% membership status. If the team or league can demonstrate their adherence to the 100% membership guidelines, then they will be considered fully covered by the terms of the liability policy, even if a non-member participant or two may have slipped through the cracks.

Without the Peace of Mind endorsement, if the roster is checked and shows a significant percentage of

participants not registered with USA Lacrosse, then they would not be considered an insured team or league, **and the claim would be denied.**

Those who have purchased the Peace of Mind endorsement must still provide a copy of their roster at claim time. However, liability coverage will not be affected even if some participants do not have current membership status.

As you can see, it is important to make 100% membership a priority within your lacrosse association. USA Lacrosse's insurance program has been developed for the benefit of all members — make sure your team, league or association takes advantage of all that the program has to offer!

OTHER OPTIONAL COVERAGES

24-HOUR PREMISES EXTENSION, ADDITIONAL LIMITS, INTERNATIONAL TRAVEL ACCIDENT, EVENT CANCELLATION, AND HIRED/NON-OWNED AUTO LIABILITY

24-HOUR PREMISES LIABILITY EXTENSION

Many lease agreements require teams/leagues to provide 24-hour liability protection for the facility during the term of the lease. Thus, you are responsible for injuries or damage that may occur even when your teams are not on the field. This extension can be purchased under the member General Liability plan underwritten by Markel Insurance Company (rated "A, XV"). Please contact RPS Bollinger for pricing.

ADDITIONAL LIMITS OF LIABILITY

If a field or facility requires you to have liability limits higher than the $3 million per occurrence provided to USA Lacrosse members, additional limits are available for purchase under the member General Liability (Underwritten by Markel Insurance Company). Contact RPS Bollinger for limits and pricing.

INTERNATIONAL TRAVEL ACCIDENT OR INTERNATIONAL PACKAGE

This coverage includes protection for **Travel Accident, Emergency Evacuation/Repatriation, General Liability, Workers' Compensation, Auto Liability** — whether you need a single coverage or a package of insurance. These policies are available to groups traveling overseas for sports-related travel. Coverage applies to team members, coaches, chaperones and others traveling in an official capacity with the group.

Pricing is based on the number of travelers, the duration of the trip and the destination country/ countries. Each policy is specifically underwritten by AIG (rated "A, XV"). Contact RPS Bollinger for specific limits, coverage and pricing.

EVENT CANCELLATION

This coverage provides protection for fixed expenses and – depending on how the policy is written – for lost revenues as a result of an event cancellation. Causes of loss are primarily tied to weather and non-appearance; other causes of loss can be explored during the underwriting process. Contact RPS Bollinger for an application and further information.

HIRED/NONOWNED AUTO LIABILITY INSURANCE

Does your club rent vans to transport players to events? Do you organize carpools of parent volunteers to drive players to games or tournaments? If so, you need to consider purchasing Club Liability Insurance for Transporting Players.

BACKGROUND INFORMATION — WHAT INSURANCE IS PROVIDED TO MEMBERS OF USA LACROSSE?

Member players, coaches and officials/umpires are automatically covered by a combination of Accident Insurance ($1 million limit per injury) and Liability Insurance ($3 million limit per occurrence). In addition, for teams and leagues that are 100% registered with USA Lacrosse (meaning ALL players and coaches are members) the liability insurance extends to cover the team/league as an entity. This means that for 100% registered teams/leagues, the liability insurance protects the team/league (and the board or volunteers) for lawsuits stemming from bodily injury or property damage to others that occurs during lacrosse activities.

Auto Liability Exclusion: One important Exclusion in the USA Lacrosse liability policy is that there is **no coverage for auto liability** or for lawsuits involving transportation of participants. For example, if a coach is involved in an accident while driving players to a tournament and the players' parents sue the league, that claim would be excluded under the policy. Now, however, USA Lacrosse is offering a solution for teams/leagues who need this protection for their club.

USA LACROSSE – CLUB LIABILITY FOR TRANSPORTING PLAYERS

(also called Excess Hired/Non-Owned Auto Liability)

What is covered? Club Liability for Transporting Players provides liability coverage to the Club, Team or League if they are sued as a result of an auto accident involving injuries or property damage to others. Coverage **for the club** (team or league) applies only in the following scenarios.

- Clubs, teams or leagues must be 100% registered with USA Lacrosse in order to purchase this coverage.
- The club must officially designate members or volunteers to drive on behalf of the club, such as:
    - ◊ A coach is asked to drive the rented van to a tournament.
    - ◊ A parent is asked to carpool five players to an event.
    - ◊ A volunteer team mom is asked to drive to the store to pick up three cases of Gatorade during an All-Star game.
- Coverage does not apply to vehicles owned by the club (you need your own auto liability policy for that). Driving on behalf of the league must be in a rented vehicle, or in a vehicle owned by the coach, parent or volunteer.
- The driver may (or may not) be transporting players in order for coverage to apply, but must be driving on "official business" of the club. This coverage does not extend to anyone driving their child to a regular game or practice.

IMPORTANT NOTES:

- This policy is designed to protect the **vicarious liability of the organization and board members** who may be sued as a result of lawsuits arising out of transporting players or designating others to drive on official club business.
- The Club Liability for Transporting Players (Hired/ Non-Owned Auto Liability) coverage is **excess** over any other applicable insurance.
- Any individuals driving a vehicle on behalf of a USA Lacrosse club, team or league must be aware that

this coverage is not a substitute for their personal auto insurance **nor does it protect them as a driver.**

- **This is liability for lawsuits only: no physical damage coverage (comprehensive or collision damage) is provided by this policy for hired/ rented vehicles or for non-owned vehicles. If you are renting vehicles,** you still need to purchase the rental car insurance to protect the driver for liability and the vehicle for physical damage.

USA LACROSSE PLAYER SAFETY & RISK

SECTION #5

Additional Information

MANAGEMENT INFORMATION

The USA Lacrosse Insurance/Risk Management committee has developed numerous guidelines and articles on safety, emergency action plans, financial responsibility and other information which is housed on the USA Lacrosse website. Please access the link here:

Risk Management

INSURANCE & RISK MANAGEMENT RESPONSE TO COVID-19 AND "COMMUNICABLE DISEASE" EXCLUSION

CHANGES TO THE USA LACROSSE INSURANCE PROGRAM

As of the 2021 renewal for the USA Lacrosse Insurance program, the biggest change is the **addition of a "Communicable Disease" Exclusion to the General Liability and Excess Liability policies.** This change will be seen across the insurance industry. In response to the havoc wreaked around the world as a result of the COVID-19 pandemic, all policies will contain either a Virus Exclusion, Communicable Disease Exclusion, or a Pandemic Exclusion. Note: There is **no change to the Base Accident and Catastrophic Accident renewal policies,** as they already excluded coverage for illness or sickness, since they are only intended to cover accidental injuries.

PURPOSE OF VIRUS/COMMUNICABLE DISEASE EXCLUSIONS

The intent of these exclusions is to carve out coverage from policies for any claims relating to COVID-19 or similar communicable disease, whether on a localized level or on a global pandemic/endemic basis. These kinds of exposures fall under the categories of **"Acts of God"** (Flood, Earthquake) or **"uninsurable risks"** (Nuclear disaster, War, Terrorism) which are typically excluded from insurance policies – or, if insurable, they would be covered under separate, strictly underwritten policies. One can gauge the potential damage from a small-scale car accident or a large-scale hurricane or tornado; it is virtually impossible to predict (and appropriately underwrite the premium for) the cost of a global event, such as a pandemic.

The magnitude of claims posed by pandemic disease is not contemplated when underwriting a standard liability policy. It is not factored into the predictable losses when underwriting a lacrosse policy, where the typical (insurable) exposures range from on-field injuries, to slip/falls at the field, or more extreme claims such as sexual abuse or concussion. For these reasons, insurance companies are imposing virus or pandemic exclusions on all policies (if they didn't already exist – as has been common in the industry since the time of earlier SARS and MRSA outbreaks).

WHAT TO EXPECT FOR THE FUTURE, INSURANCE-WISE

This is similar to what transpired after 9/11 with Terrorism liability. Coverage for pandemic and communicable disease exposures is being removed, while the industry as a whole, in conjunction with the federal government, develops an insurance backstop that will allow insurance companies to provide coverage in the future. At this point, insurance related to pandemic or communicable disease is unavailable in the marketplace. This should change in the next 12-18 months, and we can expect to see some kind of modified coverage available on the market, similar to what we have for Terrorism liability.

WHAT TO EXPECT FOR THE FUTURE, LEGALLY

Without the safety net of insurance there are some other protections available to businesses. At the end of 2020, 12 state governments had enacted legislation to provide immunity to businesses from COVID-related lawsuits. The immunity is available if the business has followed public health guidelines, and is not accused of gross negligence or intentional acts. Those states are:

Alabama	North Carolina
Arkansas	Ohio
Iowa	Oklahoma
Kansas	Tennessee
Louisiana	Utah
Nevada	Wyoming

In addition, the federal government has been working on the Safe To Work Act, proposed by Sen. Mitch McConnell (R-KY). As currently written, the bill would not provide "immunity" in the usual sense. Rather, it would make it far harder for a plaintiff to bring and succeed in a COVID lawsuit.

For most people and businesses in the country, this leaves them without an insurance or legal backstop to liability or other claims stemming from the pandemic. Early in 2020, people worried about a flood of COVID lawsuits resulting from people who were infected during sponsored activities or at their premises. These have not materialized. It is very difficult to prove transmission and specifics of contact. From what we hear in the legal realm, lawyers may not be eager to take on these kinds of cases, for the very reason that they will be difficult to prove.

WHAT CAN BE DONE IN THE MEANTIME?

As we work our way through various stages of lockdown and return to play from region to region, the most important advice is to follow the guidelines for COVID-19 prevention and safety. Put the safety of players, staff, and volunteers above all else when making decisions about play, practices, group gatherings, and travel.

There has been documentation of cardiac complications from COVID-19 in athletes. There are numerous cases of those who have lasting effects from the virus. We still don't know what the true long-term prognosis or implications are for those who have had COVID-19. Because of those unknowns, beyond the immediate threat of catching the virus, it is incumbent on everyone to put health and safety of your organization above all else.

Keep in mind that everyone involved in sports is in the same boat. There is no organization out there with all the answers, with pandemic insurance coverage, with early access to the vaccine, or with the ability to know who is infected or not. What that means is that we all must continue to adhere to the guidance of medical professionals and state/local governments in terms of best practices to stay healthy and protect participants.

- Keep informed of and implement best practices and public health directives
- Follow local and governmental mandates relating to public gatherings and safety precautions
- Wear masks, wash hands/sanitize, maintain social distancing
- Follow USA Lacrosse's Return to Play guidelines

BE WELL AND HAVE A HEALTHY 2021 SEASON.

RPS BOLLINGER - CONTACT INFORMATION

Physical address: RPS Bollinger – Sports & Leisure
200 Jefferson Park, 1st floor
Whippany, NJ 07981

Mailing address: RPS Bollinger – Sports & Leisure
PO Box 1322
Morristown, NJ 07960

General Phone: 800-446-5311

Fax: 973-921-8474

STAFF CONTACT	
Abigail Panciello Abigail_Panciello@RPSins.com	**Senior Lacrosse Administrator** 973.921.8080
Martha McClellan Martha_McClellan@RPSins.com	**Sports Administrator** 973.921.8285
Cathy Fonseca Cathy_Fonseca@RPSins.com	**Vice President** 973.921.8124
Brian Spear Brian_Spear@RPSins.com	**Accident Claims Supervisor** 973.921.8110
Phil D'Amato Phil_Damato@RPSins.com	**Liability Claims Supervisor** 973.921.8195
Lori Windolf Crispo Lori_Crispo@RPSins.com	**President** 973.921.8105

Sports Claims Email: SportsClaims@RPSins.com
Lacrosse General Email: Lacrosse@RPSins.com

USA LACROSSE GUIDE TO THE INSURANCE PRO-

GRAM – DISCLAIMER

The USA Lacrosse Guide to the insurance program is designed as an overview of USA Lacrosse's membership insurance plans that pertain to the play of lacrosse and related activities. The guide is intended for the exclusive use of USA Lacrosse and its members to aid their understanding and to encourage proper usage of the USA Lacrosse insurance program.

Although the guide describes each of the insurance coverages that members receive automatically with membership in USA Lacrosse, it does not provide all terms and conditions of these policy coverages. Only the actual policies can provide that information.

Therefore, if there is any discrepancy in terms, conditions or coverage between the guide and the insurance policies themselves, the terms as written under the actual policies will prevail.

If, after reading through this guide, a member would like to see a copy of the policies, USA Lacrosse requires that the member sign a nondisclosure agreement (NDA) in order to do so. The intent of the NDA is to protect the unique and competitive coverage information that USA Lacrosse has developed over a period of many years in order to provide the best program of lacrosse insurance available in today's market.

Note: USA Lacrosse is not an insurance company and does not sell insurance. The insurance policies referenced in this document are purchased by USA Lacrosse for its business operations and coverage is extended to currently registered members as a benefit of membership in the organization (with the exception of fan members and international members, who are not eligible for insurance). USA Lacrosse retains the right to amend or change the terms of these policies and the coverages offered to members at any time, without restriction or notification. Any questions on the insurance program should be directed to USA Lacrosse's insurance program administrator, RPS Bollinger at 800.446.5311; by email at Lacrosse@RPSins.com; or visit the USA Lacrosse insurance and risk management page on the website at Risk Management