

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: Ancillary Insurance Needs 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.

Potential 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, which resulted in a financial loss.
- 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).



Underwriting Insurance Company: Swiss Re Corporate Solutions, rated “A+ (Superior)” by A.M. Best’s rating service.

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
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.