



New for 2013! US Lacrosse Member Coaches and Officials already receive many benefits of membership in US Lacrosse, including liability and accident insurance. Because many US Lacrosse Officials and Coaches also officiate and coach other sports throughout the year, US Lacrosse has initiated a new program for 2013 where member coaches and officials can purchase a “wrap around” insurance product for all their coaching and officiating activities.

The new **All-Sports Insurance Plan** provides 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.

The All-Sports Plan is underwritten by Markel Insurance Company, rated “A, Excellent” XIII by A.M. Best.

Accident Policy Limits: Coverage is provided for Accidental Injuries only, and does not provide coverage for medical conditions (cardiac, illness, etc.) nor for pre-existing conditions or overuse injuries.

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| Accident Medical/Dental Benefit | \$100,000 per injury | Rx sublimit | \$1,000 max |
| Accidental Death/Dismemberment | \$5,000 principal sum | Deductible | \$500 per injury |
| Physical Therapy/Chiro sublimit | \$2,000 max/\$50 per visit | Benefit Period | 2 years |
| Durable Medical Equip sublimit | \$2,500 max | 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.

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| Per Occurrence Limit of Liability | \$1,000,000 | Abuse Liability per occur. | \$1,000,000 |
| Aggregate Limit of Liability | \$3,000,000 | Abuse Liability aggregate | \$2,000,000 |
| Products/Comp Operations agg | \$2,000,000 | Damage Premises Rented | \$ 300,000 |
| Advertising/Personal Injury agg | \$2,000,000 | Deductible | \$ 0 |
| Medical Pay (to non-participants) | \$ 5,000 | | |

Game Fee Reimbursement (for paid coaches and officials): If you are injured while coaching/officiating and miss games as a result, you are eligible for Game Fee Reimbursement coverage. To qualify, you must seek medical treatment within 60 days of the injury.

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| Fee Reimbursement | Up to \$200 per scheduled game missed |
| Maximum benefit per injury | \$7,500 |
| 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 January 1st to December 31st each year. Rates cannot be pro-rated, regardless of when you apply for coverage and coverage cannot be cancelled.

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 US 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 US Lacrosse Member Insurance benefits? The coverage is similar, although the All-Sports Plan does not provide the same high limit coverage found under your US Lacrosse member insurance. The Accident limit for All-Sports is \$100,000 vs. the \$1,000,000 limit provided to US Lacrosse members; and the General Liability limit for All-Sports is \$1,000,000, without the additional \$1 million excess liability provided by US Lacrosse.

I was injured while officiating lacrosse. Can I submit my medical bills to the US Lacrosse 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 each of these other activities. By purchasing this multi-sport 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. Just complete the brief enrollment form and provide your current US Lacrosse member #. 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. Just contact Bollinger at LaxInfo@Bollinger.com or 800-350-8005, ext 5 if you have questions.



**All-Sports Insurance Plan for
US Lacrosse Member Coaches & Officials**



Enrollment Form for US Lacrosse Coaches & Officials

Please complete the following and send to Bollinger Insurance along with your premium of \$24 per Coach/Official. For Group Enrollment, please refer to the attached spreadsheet or submit your own list of coaches/officials along with their name, address, US Lacrosse Member # and the expiration date of their membership.

Coach/Official Name: _____

US Lacrosse Member #: _____ Expiration Date: _____

Member Type (Coach or Official or Cross Participant): _____

Address: _____

Daytime Phone Number: _____

Email Address: _____

Sports Activities (please list the other sports you coach or officiate): _____

Payment type: Check Visa Master Card American Express Discover

Name of Cardholder: _____

Credit Card #: _____

Exp Date: _____ Signature: _____

Contact Us:

Bollinger Insurance

101 JFK Parkway
Short Hills, NJ 07078

Lacrosse Hotline: 800.350.8005 press "5"

Lacrosse Claims: 866.267.0093

Email: LaxInfo@Bollinger.com

Web: www.BollingerLax.com and www.BollingerSports.com

