

Guide to the US Lacrosse Insurance Program for 2005

**Presented to the
2005 US Lacrosse Convention**

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Bollinger, Inc.

- **12th largest privately held insurance agency**
- **300+ Employees**
- **Five office locations:**
 - Short Hills, NJ**
 - Princeton, NJ**
 - Mt. Laurel, NJ**
 - Woodbury Heights, NJ**
 - New York, NY**
- **Six operating divisions:**
 - Amateur Sports Programs**
 - Golf & Country Club Program**
 - Commercial Lines**
 - Personal Lines**
 - Employee Benefits and Group Insurance Plans**
 - School & College Programs**

A Sampling of Bollinger's Key Sports & Leisure Accounts

- **Amateur Softball Association of America (ASA)**
 - **Basketball Congress International**
 - **Soccer for America's Youth (SAY)**
 - **National Federation of High Schools (NFHS) and many state high school associations:**
 - NJSIAA (since 1944)
 - Connecticut (CAIC)
 - Maryland (MPSSAA)
 - Massachusetts (MIAA)
 - Michigan (MHSAA)
 - Rhode Island (RIIL)
- ...and many HS Conferences

- **US Lacrosse**
- **US Field Hockey**
- **USA Judo**
- **USRowing**
- **USA Shooting**
- **USA Softball/ASA Softball, since 1963**

- **22 US Youth Soccer State Associations:**
Arkansas, California - North, California - South, Eastern New York, Eastern PA, Florida, Kansas, Kentucky, Maryland, Massachusetts, Michigan, Missouri, Nebraska, New Jersey, New Mexico, Ohio - South, Oklahoma, South Dakota, Tennessee, Virginia, Washington and Wisconsin

Over 800 Golf & Country Clubs

US Lacrosse Insurance Program

No Changes to the USL Member Insurance
Program for 2005!

US Lacrosse Insurance Program for 2005

These coverages are provided automatically for
member Players, Coaches & Officials

- Base Accident Medical Insurance
- Catastrophic Accident Medical Insurance
- General Liability Insurance
- Excess Liability Insurance
- International Emergency Travel Assistance

Base Accident Medical Insurance

The Base Accident Plan is underwritten by AIG,
rated “A++” by A.M. Best’s rating service.

- Accident Medical Expense Limit: \$25,000
- Accidental Death & Dismemberment: \$10,000
- Deductible per claim:
 - Adult Men \$2,500
 - All Others \$ 500
- Benefit Period: 2 years
- Full Excess Policy
- Officials’ Game Fee Reimbursement: Up to \$200 per game with a \$7,500 maximum benefit payable within 26 weeks from date of injury. There is a 7-day waiting period (deductible) for this coverage.

Catastrophic Accident Insurance Plan

The Catastrophic Accident plan covers claims for injuries incurred during a covered activity that exceed \$25,000 in expenses.

- Underwritten by AIG, rated “A++” by A.M. Best’s

- Policy Limits

Catastrophic Medical Expense Limit:	\$1,000,000
Deductible:	\$ 25,000
Catastrophic Cash Benefit:	\$ 250,000
Accidental Death & Dismemberment:	\$ 25,000
Emergency Medical Evacuation:	\$ 25,000
Repatriation of Remains:	\$ 25,000
Benefit Period:	10 years

International Emergency Travel Assistance

The International Emergency Travel Assistance program covers any member player, coach or official of US Lacrosse when they are traveling for or participating in any amateur lacrosse activity and are more than 100 miles from their home base.

Benefits Include:

- Emergency Medical Evacuation
- Repatriation of Remains
- Emergency Travel Services, such as: emergency message center; medical assistance; legal services abroad; assistance with lost visa/passport, luggage or tickets; wire money transfers; and other general assistance.
- Call 1-800-626-2427 in US & Canada. Or, from anywhere else in the world, dial the AT&T International Operator and call the AIG Global Unit in Houston, TX COLLECT at 01-713-267-2525.

General Liability

The program provides the following limits of liability to all member players, coaches and officials while participating in amateur lacrosse activities:

\$1,000,000 Limit of Liability per occurrence

\$5,000,000 Aggregate limit per policy year

\$2,000,000 Products/Completed Operations Aggregate

\$1,000,000 Advertising/Personal Injury Liability

\$1,000,000 Sexual Abuse Liability

\$100,000 Fire Legal Liability

\$5,000 Medical Payments (to non-participants)

\$0 Deductible

What is General Liability

General Liability Insurance protects US Lacrosse members from claims arising out of Bodily Injury and Property Damage.

- If a parent sues the team and the coach because their child got injured, that is considered a GL claim for Bodily Injury.
- If a school sues a team because players walked across their Har-tru tennis courts in cleats and ruined the courts, that is a Property Damage claim that would be covered by the GL policy.
- The policy also carries a separate \$1 million limit to cover claims arising from incidents involving sexual abuse or molestation.

General Liability & Excess Liability

In addition to the General Liability policy, US Lacrosse carries an Excess Liability policy.

- Excess Liability
 - \$1 million per occurrence
 - \$1 million aggregate per policy term
- Both the General Liability and Excess Liability policies are underwritten by Markel Insurance Company, Glen Allen, VA. Markel is rated “A” by A.M. Best’s rating service.

Optional Coverages for Chapters, Leagues and Officials' Associations

These Optional Coverages are available on a voluntary basis to US Lacrosse chapters, leagues and officials' associations.

- Directors & Officers Liability
- Crime Insurance
- *New option for 2005 – D&O and Crime Package*
- Equipment Insurance

Directors & Officers Liability

(D&O Liability)

Provides coverage for claims arising out of wrongful acts for your directors, officers and anyone acting in an official capacity on behalf of your association.

- Some examples of wrongful acts claims: Eligibility and discrimination disputes; wrongful termination; sexual harassment; claims arising out of rules interpretation; and errors and omissions.
- D&O liability does not cover any claims arising out of bodily injury or property damage. Those claims are covered by the General Liability policy provided to US Lacrosse members.

D&O Liability, cont'd

- Policy Limit: Options for \$1 million or \$2 million limit
- Deductible per claim: \$1,000
- Underwritten by: Chubb Insurance Company, rated “A++”
- Cost: \$385 (\$1 million) or \$770 (\$2 million)

Crime Insurance

The Crime Insurance policy protects your association's treasury funds and other moneys and securities from loss by embezzlement, forgery or theft by an officer, volunteer or employee. Higher limits are available for an additional premium.

Policy Limits:	Employee Theft	\$25,000
	Depositor's Forgery	\$10,000
	On/Off Premise Theft	\$10,000
	Deductible	\$250 per claim

Underwritten by: Chubb Insurance Company, rated "A++"

Policy Premium: \$175 per year ~ or combine with D&O for reduced package rate

Equipment Insurance

This policy provides coverage for your association's equipment while stored in a designated location or while in transit to & from a covered activity. No coverage is provided for equipment while loaned out to players or other participants. Higher limits are available for an additional premium.

Policy Limit: \$15,000 of Replacement Cost Value
 \$100 Deductible per claim

Equipment Insurance, cont'd

Underwritten by: Markel Insurance Company

Minimum Premium: \$100 per year

To calculate premium, multiple the value of the equipment by .0158.

- Example:
- 1) \$5,000 policy limit X .0158 = \$79.00 (Cost of policy - \$100 minimum premium).
 - 2) \$25,000 policy limit X .0158 = \$395.

To apply: Complete Equipment application and inventory schedule. Any item over \$1,000 in value must be scheduled individually. All items under \$1,000 in value may be described on a group basis with the total value for that group of items.

Tournaments, Camps & Clinics

When does US Lacrosse Event Coverage apply?

- **Attending:** All US Lacrosse member players, coaches and officials are covered while attending or participating in these types of events.
- **Sponsoring:** If you are sponsoring a Tournament, Camp or Clinic, liability coverage will be extended to you and your Tournament, Camp or Clinic only if all participants are members of US Lacrosse, or insured under the Tournament, Camp & Clinic Insurance program.
- **Certificates of Insurance:** Once we have verified that all participants are either US Lacrosse members or are insured under the Tournament, Camp & Clinic program, Bollinger will be able to provide you with a certificate of insurance.

USL Event Insurance Plan

- **To Insure your event:** Get a Premium Calculation form, roster and waiver form from the www.BollingerLax.com web site.
- Estimate the number of participants at your event, complete the Premium Calculation form and send it with your check to Bollinger.
- Obtain signatures from participants or from the participants' parents (if they are minors) on the Waiver & Release form. Keep this form for your records in the event of a liability claim in the future.
- Within one week after your event, send the completed roster of all participants (members and non-members) to Bollinger.
- Any adjustments in premium will be made at that time.
- The roster will be used for claims verification.

Changes to Event Insurance Plans for 2005

- In 2005, some benefit limits have been reduced for the Event Insurance Plans:
 - Sexual Abuse exclusion added to General Liability and Umbrella Liability policies
 - Catastrophic Accident limit reduced from \$1 million to \$250,000
 - This has been done to distinguish the USL Membership Insurance plan from the Event Insurance Plan (where typically non-members are insured)
- The structure of the Administrative Fees charged for Event & Non-member plans has changed for 2005. The fees will be pegged to the total number of participants in your event or program, and will range from \$25 to \$150.
- The Administrative Fees are used to fund research for the US Lacrosse Sports Science & Safety Committee.

Certificates of Insurance

- Certificates of Insurance may be issued to your team, league or to a facility or field owner, provided that all participants in your organization are insured by the US Lacrosse Member Insurance Program or by the USL Event Insurance Program.
- Certificates of Insurance may be issued as proof of insurance, or as an “Additional Insured” certificate, which extends the liability coverage for your activities to a field or facility owner.
- To obtain a Certificate of Insurance, go to www.BollingerLax.com, click on “Request a Certificate of Insurance”. You can submit the request on-line, or print it out and fax it to Bollinger.
- **If this is your first time in the new policy term (after January 1st) requesting a certificate, you will need to provide Bollinger with a roster of your players so that we can verify their membership status. As such, processing time for the certificate may take up to two weeks. Please allow ample time prior to your deadline for us to handle your certificate requests.**

Insurance Information On-Line

All of the insurance information included in this overview can be found in detail under the “Insurance” section of the US Lacrosse web site at:

www.BollingerLax.com

Insurance Web Site

What Information will you find here?

- A complete description of each insurance policy, including limits and deductibles
- Printable Claim forms and instructions on filing a claim
- Certificate of Insurance request form (on-line or printable)
- Optional coverages -- purchase D&O, Crime and Equipment insurance on-line
- Event Insurance forms and information
- Risk Management Section, including:
 - US Lacrosse Risk Management Manual
 - Emergency Plan and Safety Inspection Checklists
 - Guide to Prevention of Abuse for Lacrosse Teams & Leagues
 - Lightning Safety Tips
- Insurance 101 -- Copies of articles on insurance appearing in *Lacrosse Magazine*
- Printable Brochures
- Complete contact information for Bollinger's employees

Summary

- Bollinger is very pleased to be the Insurance Administrator for US Lacrosse.
- Our goals are to:
 - Educate all members about the US Lacrosse Insurance Program.
 - Take the mystery out of the insurance coverages and make them accessible to all.
 - Minimize the administrative burden on teams, leagues and chapters so that you can concentrate on your main mission -- Playing Lacrosse.

Thank you.