



# Hired/Non-Owned Auto Liability Insurance

*Liability Insurance for Transporting Players*

## Optional Insurance for US Lacrosse Teams & Leagues

**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 US Lacrosse?

Member Players, Coaches and Officials/Umpires are automatically covered by a combination of Accident Insurance (\$1,000,000 limit per injury) and Liability Insurance (\$2,000,000 limit per occurrence). In addition, for Teams and Leagues that are 100% registered with US 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 US 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, US Lacrosse is offering a solution for teams/leagues who need this protection for their club.

## US Lacrosse \$1,000,000 Limit Club Liability for Transporting Players

(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 US Lacrosse in order to purchase this coverage
- The Club must officially designate members or volunteers to drive on behalf of the Club, such as
  - o A coach is asked to drive the rented van to a tournament
  - o A parent is asked to carpool 5 players to an event
  - o A volunteer Team Mom is asked to drive to the store to pick up 3 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 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:

- 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 US 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 policy is designed to protect 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.
- **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.

**Who is eligible to purchase this Insurance?** Club Liability for Transporting Players (Hired/Non-owned Auto liability) coverage can only be purchased by clubs, teams or leagues that are 100% registered (all players and coaches) with US Lacrosse – preferably those groups who register through [USLaxTeams.com](http://USLaxTeams.com), League Athletics or similar program, or who use group registration through the US Lacrosse Membership department.

**What is the cost of this coverage?** Premiums for this Club Liability for Transporting Players insurance vary by state (see premiums in next column). The premiums shown are for organizations who spend less than \$7,000 per year on rental vehicles. If your club spends more than \$7,000 per year renting vehicles to transport your players, your policy will need to be individually rated. Please contact RPS Bollinger directly for a quote in those cases.

**How to apply?** Please complete the application for “Club Liability for Transporting Players (Hired/Non-owned Auto liability).” You can mail the application and check to RPS Bollinger, c/o US Lacrosse Ins. Programs; or apply on-line with a credit card at [RPSBollinger.com](http://RPSBollinger.com). Coverage will be effective upon receipt of your check by RPS Bollinger or upon the date of authorization of your credit card charge.

Kentucky premium does not include add'l surcharges that will be calculated upon binding coverage. Please contact RPS Bollinger for the amount of KY county & state surcharges.

## US Lacrosse Premium Rates

**Coverage Provided:** \$1,000,000 Hired/Non-Owned Auto Liability Limit

Premium rates are by State, as of 10/1/14. Rates may be subject to change at any time prior to binding coverage. These rates apply only to those Clubs spending less than \$7,000 per year in vehicle rentals. This program is not available in Hawaii or Massachusetts

State	Premium	State	Premium
Alabama	\$207	Nebraska	\$181
Alaska	\$212	Nevada	\$212
Arizona	\$212	New Hampshire	\$202
Arkansas	\$202	New Jersey	\$225
California	\$198	New Mexico	\$202
Colorado	\$202	New York	\$232
Connecticut	\$202	North Carolina	\$189
Delaware	\$202	North Dakota	\$181
DC	\$202	Ohio	\$181
Florida	\$205	Oklahoma	\$202
Georgia	\$207	Oregon	\$202
Hawaii	N/A	Pennsylvania	\$200
Idaho	\$181	Rhode Island	\$187
Illinois	\$222	South Carolina	\$205
Indiana	\$189	South Dakota	\$181
Iowa	\$181	Tennessee	\$181
Kansas	\$181	Texas	\$188
Kentucky**	\$174	Utah	\$202
Louisiana	\$242	Vermont	\$198
Maine	\$181	Virginia	\$193
Maryland	\$181	Washington	\$212
Massachusetts	\$210	West Virginia	\$212
Michigan	\$192	Wisconsin	\$213
Minnesota	\$181	Wyoming	\$212
Missouri	\$202	These rates represent the annual premium for this coverage per year. This premium is fully earned at inception of the policy & cannot be cancelled or pro-rated.	
Mississippi	\$212		
Montana	\$212		

# RPS BOLLINGER

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 Short Hills, NJ 18938  
 Ph: 800.446.5311 • Fax: 973.921.8474  
[RPSBollinger.com](http://RPSBollinger.com)

## Enrollment Form

Club/Team/League Name: \_\_\_\_\_

Contact (person to receive mailings): \_\_\_\_\_

Mailing Street Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

E-mail: \_\_\_\_\_

Website: \_\_\_\_\_

Contact phone #: \_\_\_\_\_

Signature: \_\_\_\_\_

I certify that the above named Team/League is 100% registered with US Lacrosse  Yes  No  
To mandate membership for all players and coaches, our Team/League uses the following  
(check one):

- [www.USLaxTeams.com](http://www.USLaxTeams.com) for Registration
- League Athletics for Registration
- Group Membership through the US Lacrosse Membership Department
- Other (please specify): \_\_\_\_\_

I also certify that our Club/Team/League spends less than \$7,000 per year in rental vehicles  
Yes  No  (If you spend more than \$7,000 per year in rental/hired vehicles, please contact  
RPSBollinger for a quote)

Premium Calculation: Using the chart attached, please include the premium for your state  
State: \_\_\_\_\_ Premium: \$ \_\_\_\_\_

Send this form with your check in the amount above, made payable to:

Bollinger, Inc.  
PO Box 390  
150 JFK Parkway, 4th fl  
Short Hills, NJ 07078-0647

For credit card orders, please make your purchase on-line at [www.RPSBollinger.com](http://www.RPSBollinger.com)

Questions? Please call RPS Bollinger at 800.446.5311, press "5" for Lacrosse. Thank you!