

How to Insure Your Team, League or Lacrosse Association through the US Lacrosse Liability Insurance Program

An important benefit of membership with US Lacrosse is the General Liability insurance provided by policies that US Lacrosse purchases to cover its operations and its members. Additionally, these policies can be extended to provide coverage for Teams, Leagues and Lacrosse Associations as entities, but only if **100% of their participants are members of US Lacrosse**. US Lacrosse registers members on an individual basis, not on a team or league basis, and therefore, there is no direct way for teams or leagues to “buy into” the insurance policies. The only way to insure your team, league or association is by requiring 100% membership of your players and coaches.

Why is General Liability Insurance important for my Lacrosse Association?

General Liability insurance protects you from claims or lawsuits involving Bodily Injury or Property Damage to others. In order to make sure that you, your association, your volunteers and your board are protected from lawsuits arising out of injuries or property damage, you need General Liability insurance coverage. While you can purchase this coverage on your own, the most effective way for you to obtain high limits of liability insurance is to mandate US Lacrosse membership for all of your players and coaches. Not only will your participants get the benefit of an excellent program of insurance coverages themselves, but you will get the best benefit of all – general liability insurance for your team, league or association FOR FREE.

Other Reasons you need Liability Insurance:

- With 100% membership participation, you receive liability insurance for the team or league as an entity. This provides protection in the event the team or league itself is named in a lawsuit or is involved in a liability claim.
- The Liability coverage also extends to all volunteers and board members of your team or league for their volunteer activities on behalf of your organizations, whether or not they are members of US Lacrosse. Note: Your non-member volunteers would not be covered, however, if they were playing lacrosse or “volunteering” as a coach. Players and coaches must be 100% registered in order for the liability coverage to apply.
- 100% registered teams and leagues are able to get Certificates of Insurance – and name field owners as Additional Insureds on the liability policy -- which are typically necessary steps in order to secure fields or facilities for use

What If?

Understanding the practical difficulty of ensuring that every participant is a member at all times, US Lacrosse has developed guidelines for teams, leagues and associations to follow in order to be assured of coverage. If your organization follows these rules, your liability insurance will not be invalidated even if one player’s membership registration slips through the cracks. The US Lacrosse Insurance & Risk Management committee has created these guidelines as a safety net for teams and leagues who want the security of liability protection.

A 100% registered Team or Club shall be deemed to be insured under the US Lacrosse liability insurance coverage if they follow these steps:

- 1) **Adopt a written policy** requiring that every player or coach who participates in the team or league’s activities is a current US Lacrosse member and that their membership is effective for the entire season
 - a. Teams should include in their by-laws or written guidelines that all participants are required to be current members of US Lacrosse.
 - b. Team registration forms/applications should require each player and coach to provide proof of USL membership (ID # and expiration date) in order to be cleared to participate in any practices or games

- 2) **Demonstrate substantial compliance** by having a **systematic approach** to verifying the membership of each player and coach before the player or coach is allowed to participate in any practices or games
 - a. Team Registrar checks prior to the first team practice that all participants have provided proof of USL membership through the season
 - b. The coach does not permit any player to participate in practices or games until he/she has received clearance from the Team Registrar for each player
 - c. Team Registrar performs a mid-season spot check to determine if any players are participating on the team who are not on the verified membership list
 - d. Team Registrar maintains copies of their proof of USL membership and verifies membership through the US Lacrosse website
 - e. Or, manage all player and coach membership registrations through www.USLaxTeams.com. Contact US Lacrosse's Membership Department for assistance in setting up this program.

100% Registered League or Association shall be deemed to be insured under the USL liability insurance coverage if they:

- 1) Establish a written policy requiring that all participants (players and coaches) on all teams be current members of US Lacrosse; and
- 2) Require each team in the league to follow the registration guidelines indicated above.

Helpful Suggestions:

- It is suggested that the team or league require all participants to join US Lacrosse individually first, and then show their proof of membership (ID# and expiration date of membership) in order to register with the league. Leagues should require this information on their registration form. As such, participants will already be members of US Lacrosse prior to registering with the league. This is preferable to having the participants join US Lacrosse in conjunction with their league registration and then having the league pool all membership forms to be sent in at a later date. It eliminates the time lapse between participants signing up with the league vs. the actual effective date of their membership. It also removes responsibility of handling group memberships for USL from the league.
- Registration forms or applications to participate on the team or league should be done for each season (rather than annually) to ensure that each person's US Lacrosse membership is valid for the upcoming season of play.
- Each league should appoint a Registrar to handle sign ups and USL membership verification. In the absence of a Registrar, each team coordinator should be required to check the roster of participants through the US Lacrosse web site to certify/confirm that each participants' membership is current and valid.

In the event of a Claim or Lawsuit: If a team or league is named in a lawsuit or involved in a liability claim, US Lacrosse's liability insurer will require a roster of all participants for verification of 100% membership status. If the team or league can demonstrate their commitment to 100% membership registrations (as documented in their written policies and through adoption of procedures such as those outlined above), then they will be considered to be fully covered by the terms of the liability policy, even if a participant may have slipped through the cracks.

If, on the other hand, the roster was checked and showed a significant number of participants who were not registered with US Lacrosse -- and they did not have a systematic approach for requiring membership of all participants, then the team or league would not be considered an insured organization, and their liability claim would be denied by the insurance company.

For these reasons, it is important to make 100% membership a priority within your lacrosse association. US Lacrosse's Insurance Program has been developed for the benefit of all its members ~ make sure your team or league takes advantage of all that the program has to offer!