

US Lacrosse Officials' Insurance Program – Issues and Answers for 2015

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SECTION 1: US Lacrosse Insurance/Risk Management Committee Overview

The US Lacrosse Insurance & Risk Management Subcommittee, which reports to the US Lacrosse Finance and Audit Committee, oversees all insurance and risk management activities for US Lacrosse. The subcommittee annually evaluates and makes recommendations concerning the organization's membership insurance program and business coverages to ensure that the organization and its members are adequately insured. The subcommittee is also responsible for working with the insurance program administrator to evaluate and strengthen risk management policies and procedures of the organization. The subcommittee also recommends additional insurance coverages as appropriate and associated risk management practices for consideration by the Board.

The 2015 US Lacrosse Insurance and Risk Management Subcommittee are comprised of the following individuals, each of whom brings a depth of professional experience relative to insurance and risk management:

Mark Otto, Chair (Pittsburgh, Pa.)
Valerie Walchak (Springfield, Pa.)
Sam Mandelbaum (Tampa, Fla.)
Reed Schroeder (Cincinnati, Ohio)
Jon Butler (Pennington, N.J.)
Kris Bremer (Albany, N.Y.)
Lori Windolf Crispo, President, RPS Bollinger (program administrator)
Bruce Griffin, US Lacrosse Director of Health & Sport Safety (staff)
Cara Morris, US Lacrosse VP of Finance & Administration (staff)
Steve Stenersen, US Lacrosse CEO (staff)

SECTION 2: US LACROSSE INSURANCE COVERAGES, LIMITS & EXCLUSIONS

The US Lacrosse insurance program provides two basic types of insurance for Officials: Accident Medical Insurance to cover injuries to Officials occurring during the course of officiating lacrosse, and General Liability Insurance, to provide protection from lawsuits arising out of lacrosse officiating duties and activities.

1) **Basic Accident Medical Insurance:** Covers expenses relating to Accidental Injuries occurring while officiating lacrosse, attending meetings, clinics or other activities related to lacrosse officiating. This policy pays its benefits on an EXCESS (Secondary) basis, after the officials' own primary health insurance or any other applicable insurance pays out its benefits. If no other coverage exists, this policy will pay primary subject to the deductible. The Accident policy does not provide coverage for sickness or bodily illness, such as cardiac arrest. However, in the event of a fatal cardiac arrest or stroke occurring during lacrosse activities, the Accidental Death benefit will be paid.

Basic Accident Policy Limits:

Accident Medical/Dental Limit per claim	\$100,000
Full Excess Basis	
Benefit Period / Incurral period	2 years from date of injury
Accidental Death/Dismemberment	\$20,000 Principal Sum (Includes Cardiac/Circulatory)
Chiropractic/Phys Therapy benefit	\$2,500 max per claim, subject to \$50 per visit
Rx benefit	\$1,000 max per claim
Durable Medical Equipment benefit	\$2,000 max per claim
Deductible per claim (regardless of other insurance)	
Adult Male Players	\$2,500
All other players, coaches, officials	\$500
Game Fee Reimbursement (Officials)	\$7,500 max per policy term, up to \$200 per game missed <i>(Injury must occur while officiating lacrosse; only provides reimbursement for missed lacrosse games)</i>
Game Fee Waiting Period/Deductible	7 days

2) **Catastrophic Accident Insurance:** Provides additional limits of coverage for accidental injuries over the Base Accident policy. Base Accident policy must pay out its \$100,000 limit within 2 year Incurral period in order for claim to be eligible for Catastrophic Accident policy benefits.

Catastrophic Accident Medical Limit	\$1,000,000 per claim
Full Excess Basis	
Deductible per claim	\$100,000 (coordinates with Basic Accident policy)
Benefit Period	10 years
Catastrophic Cash Benefit	\$250,000 Lump sum payment (payable for Coma or Paralysis 12 months or longer)

3) **General Liability and Excess Liability Insurance:** Provides coverage to Member Officials for lawsuits arising out of bodily injury or property damage to others, occurring during amateur lacrosse or other sponsored activities. Liability coverage is also extended to Officials' Associations comprised of 100% registered members of US Lacrosse for their lacrosse and related activities.

Per Occurrence Limit	\$2,000,000
General Aggregate, per Location	\$6,000,000
Products/Completed Operations Aggregate	\$3,000,000
Personal Injury/Advertising Injury Limit	\$2,000,000
Abuse/Molestation Liability Limit/Aggregate	\$2,000,000 / \$3,000,000
Damage to Premises Rented to You	\$300,000
Medical Payments to Others (non-participants)	\$5,000
Deductible	\$0

SECTION 3: How does Coverage apply under the US Lacrosse Insurance Plans?

The accident and liability policies cover Member Officials for the following Covered Activities and under these situations:

Standard Lacrosse Activities: US Lacrosse Officials are covered for scheduled games, clinics, training sessions and sponsored lacrosse activities of their Officials' Association. Such activities include meetings, banquets, and standard, non-hazardous fundraisers are also covered. Examples of non-hazardous fundraisers are bake sales, car washes, raffles and other similar events. No coverage is provided for any event that includes fireworks.

Coverage for Officials/Assignors: US Lacrosse member officials are protected while officiating amateur lacrosse and they are also covered in their duties as Assignors for lacrosse games. Officials are covered for officiating recreation, high school, college and adult **field lacrosse**, whether played outdoors or indoors. In order for the insurance coverage to apply to Assigning duties, Assignors must be a US Lacrosse member official.

Special Liability Restriction for Officials: Under the General Liability policy, coverage for officials is specifically defined as: "As coverage relates to Member Officials and Referees, coverage is in force while officiating in any and all amateur lacrosse activities so long as appropriate rules are being enforced. Appropriate rules may be US Lacrosse, NCAA, National Federation of High Schools Association, or other rules approved by US Lacrosse."

The purpose of this endorsement is twofold: 1) to broadly extend coverage to officials/referees for any amateur lacrosse games, whether sponsored by US Lacrosse or not; and 2) to limit coverage specifically to officials only for when they are upholding the rules that US Lacrosse deems appropriate for the age group, gender and other level of play. While there are many variations of lacrosse played across the country, not all of those variations are material in terms of the safety of the game. Therefore, if teams limit the minutes per quarter or play a small-sided game, that will not impact coverage for officials. If the rules that impact safety are changed, however, this endorsement will prevail.

Coverage Implications regarding Decertified Helmets: US Lacrosse Liability insurance will respond if officials are officiating games in which one of the rules set forth above is being enforced. For domestic play, this means that NOCSAE-certified helmets are required. With regard to decertified helmets, officials must be vigilant in regard to the pregame equipment certification. As the rules are written, the exact language for the equipment certification in the NCAA, NFHS and USL boys rule books states:

"The pregame equipment certification by the head coach shall act as a warning. The head coach shall certify to the head official before the game that all players:

- a. Have been informed what equipment is mandatory and what constitutes illegal equipment
- b. Have been provided the equipment mandated by rule
- c. Have been instructed to notify the coaching staff when equipment becomes illegal through the play of the game.

- d. Have had their crosses, uniforms and all other equipment inspected by the head coach for meeting specifications.

Note: "a" through "d" can be covered by the referee asking the head coach the following: "Coach, are all of your players legally equipped by rule."

With regard to certified or de-certified helmets, the US Lacrosse Liability policy will respond as follows:

Q: Will our insurance respond if an official does his best to enforce the NOCSAE-certified helmet rule as recently clarified by US Lacrosse, even if an illegal helmet somehow slips into a game?

A: *Yes, the official will be covered by the US Lacrosse Liability policy.*

Q: Will our insurance respond if an official deliberately ignores the rule, or agrees to officiate games/tournaments that do not require NOCSAE-certified helmets?

A: *No, the official will not be covered by the US Lacrosse Liability policy and will have to rely on his/her own personal liability insurance for protection (if any).*

Coverage for Group Travel – The US Lacrosse Insurance Plan provides limited coverage for direct travel to and from lacrosse activities. Coverage is provided ONLY under the Accident policies for injuries incurred during group travel, as indicated below. No Liability or Auto Liability coverage is provided for individual or group travel, nor for transporting participants. See below for further details.

a) Group Travel - Accident Insurance: Under the Accident coverage, members are covered while traveling as a group directly to or from scheduled lacrosse activities. Group travel refers to a group of team members, or a group of officials going directly to or from a lacrosse activity, whether in chartered vehicles or in privately owned cars. No coverage is provided for injuries incurred during individual travel by a member traveling to activities on his/her own. The Accident policy pays on an excess basis. Therefore, if a member is injured in a car accident, the US Lacrosse Accident policy will pay after any other applicable primary insurance has paid its benefits -- including health insurance plans and personal injury or no-fault coverage under the driver's auto insurance.

b) Group Travel - Liability Insurance: No auto liability or other liability coverage is provided for travel under the US Lacrosse Insurance Program. This means that there is no liability coverage for coaches, parents, players, officials or volunteers while transporting team members or volunteers to any lacrosse activity. Therefore, Bollinger and US Lacrosse strongly advise teams or leagues who are transporting participants to make certain that the vehicle and the driver(s) are properly licensed and fully insured.

Special Restrictions for Box Lacrosse: No liability coverage is provided for Box Lacrosse or indoor lacrosse played by Box Lacrosse rules (allowing boarding and cross checking). Full coverage is provided for indoor lacrosse games played by US Lacrosse approved rules (field lacrosse rules).

SECTION 4: Supplemental Coverages available to or recommended for Lacrosse Officials

Directors & Officers Liability: Officials' Associations may purchase the US Lacrosse D&O Liability plan to cover their member officials and their associations for exposures to lawsuits stemming from errors and omissions, wrongful acts, and eligibility or discrimination claims.

A recent case illustrates the need for officials' associations to have D&O Liability. In NJ, some high school assignors and the state high school officials' association were sued by officials who claim that racial discrimination has prevented them from being assigned to high-level games. This type of claim would be covered under the Directors and Officers Liability policy, if the officials' association had purchased a D & O policy.

The program offers two plans for not-for-profit associations: a \$1,000,000 limit with \$0 deductible for \$450 per year or \$2,000,000 limit with \$0 deductible for \$875 per year.

A new E&O/D&O product for Assignors who run their own for-profit business is also available with a \$1,000,000 limit. Please contact Abigail Panciello at RPS Bollinger for more information and application at Abigail_Panciello@RPSins.com.

Crime Insurance: This policy provides Officials' Associations protection against the financial loss caused by the dishonest disappearance of money, securities or negotiable instruments. This Crime Insurance Plan includes coverage for loss by theft or forgery by an officer or volunteer. The basic policy provides limits of \$25,000 per loss with a \$250 deductible with an annual premium of \$185. This coverage can be packaged with the Officials' Association D&O for a reduced premium.

US Lacrosse – All Sports Plan: Because many US Lacrosse Officials and Coaches also officiate and coach other sports throughout the year, US Lacrosse has initiated a program where member coaches and officials can purchase a "wrap around" insurance product for all their coaching and officiating activities. Cost is \$24 per year per coach/official.

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 – providing Accident, Game Fee Reimbursement and General Liability -- 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.

For further information on these products, or to purchase on line, please go to www.BollingerLax.com, or contact Abigail Panciello, RPS Bollinger Lacrosse Administrator, at Abigail_Panciello@RPSins.com.