



Policy Effective
8/16/2022 to 8/15/2023

Lacrosse Insurance

USSSA TEAM INSURANCE COSTS (AVAILABLE TO USSSA REGISTERED TEAMS ONLY - ALL RATES ARE PER TEAM)

Individual Team Rates	\$500 - Medical Deductible
Liability & Medical (Ages 12 & Under)	\$195
Liability & Medical (Ages 13-15)	\$252
Liability & Medical (Ages 16-18)	\$284

**General Liability Limits Provided:
\$2,000,000 Per Occurrence/\$6,000,000 Aggregate**

Play with peace of mind knowing you will be covered by one of the best sports programs available. Liability coverage is provided during:

- Games
- Practices
- Award banquets
- Team meetings

Coverage is provided for bodily injury, property damage, and personal injury claims for which you are legally obligated. Protection is also provided for lawsuits brought by athletic participants.

Some of the policy exclusions are: the use of motor vehicles, watercraft and aircraft, injury to an employee, medical malpractice, and liquor liability.

Additional Insurance Coverage

If requested, a facility owner, sponsor, or organization will be named as an additional insured at no additional charge. Liability coverage will be in effect only during the play and practice of the insured team/league.

Accident Medical Expense Benefit - \$100,000 Limit

The plan pays for covered medical expenses incurred within one year after an accident. Treatment must begin within 30 days of an accident. Coverage is provided on a secondary basis. If no other coverage is in force, this coverage becomes primary. Deductible applies on primary and excess basis. Some policy exclusions are:

- Losses resulting from being intoxicated or under the influence of a narcotic unless administered on the advice of a doctor.
- Injuries sustained while traveling other than as specially stated in the policy; the cost of eyeglasses, contact lenses or examinations for either;
- The cost of dental treatment, except as specifically provided for injuries to sound, natural teeth.

Important Policy Features

- Only USSSA registered teams may purchase this insurance.
- USSSA team insurance covers the play and practice of the insured sport, including organized/sanctioned activities of other associations.
- General liability coverage is provided for players, coaches, managers, sponsors, and team volunteers.
- The entire premium is earned upon purchase.
- There are no cancellation refunds.
- Age of oldest child on date of purchase determines team age bracket.

This is a brief description of the coverage. A disclosure of the definitions, exclusions, and limitations for this coverage can be found in the association policy issued to the USSSA. If any discrepancy exists between this description and the policy, the policy will prevail.

QUESTIONS ABOUT THE USSSA INSURANCE PROGRAM?

Email us at: USSSA@epicbrokers.com