

## 2025 USA Lacrosse Member Insurance Program At-a-Glance



The **2025 USA Lacrosse Member Insurance Program** provides a robust package of coverage for **Players, Coaches, Officials, Assigners, and 100% registered Teams & Leagues** for their Lacrosse activities. The program is comprised of 4 policies: Basic Accident, Catastrophic Accident, General Liability and Excess Liability. A brief outline of coverage is shown below. These policies are written by PMA Companies (rated “A+: XV” Superior) and AIG (rated “A: XII” Excellent).

### General Liability and Excess Liability Combined Limits

Coverage Description	Limits/Details
Liability Limit Each Occurrence	\$6,000,000 per occurrence
Participant Legal Liability	Included
Abuse/Molestation Liability	\$3,000,000 per occurrence
Personal Advertising Injury	\$6,000,000 per occurrence
Damage to Premises Rented to You	\$1,000,000 per occurrence
Brain injury/head trauma per occurrence	Included
Medical Expense Limit	See Base Accident Policy Limits Below
Limit of Liability Aggregate	\$10,000,000 General Aggregate
Deductible	\$0 per claim

### Basic Accident Policy Limits (Full Excess Basis)

Coverage Description	Limits/Details	Deductible	
Accident Medical/Dental Expense	\$100,000 per injury	Deductible – Youth Players	\$500 per injury
Accidental Death and Dismemberment Benefit	\$50,000 (incl. coverage for Cardiac/Circulatory claims)	Deductible – HS Players	\$500 per injury
Policy Benefit Period	2 years from date of injury	Deductible – Coaches & Officials Deductible – CERTIFIED Coaches & Officials	\$500 per injury \$500 per injury
Physical Therapy Benefit	\$3,250 (\$65 max per visit)	Deductible – Adult Women Players	\$500 per injury
Durable Medical Equip. Benefit	Included to AME Max	Deductible – Adult Men Players	\$500 per injury
Officials' Game Fee Reimbursement Benefit	\$1,950 Max Certified Officials \$1,300 non-Certified Officials	Deductible – USAL National Team Players (while participating in National Team Events)	\$0 per injury
Officials' Game Fee Deductible (Waiting Period)	7 Days from Injury (1/7 of weekly benefit paid during the first week – then \$150/\$100 weekly benefit depending on certification)		
Emergency Medical Evacuation (more than 100 miles from home)	\$25,000 benefit for on-field injuries		
Emergency Repatriation Benefit (more than 100 miles from home)	\$25,000 resulting from on-field fatalities		

### Catastrophic Accident Policy Limits

Coverage Description	Limits/Details	Coverage Description	Limits/Details
Catastrophic Accident Medical/Dental Expense Limit	\$1,000,000 per injury	Extended Cat Benefits (Benefits below)	\$250,000
Catastrophic Cash benefit for Coma or Paralysis lasting more than 6 months	\$250,000 Maximum Amount	Bereavement & Trauma Counseling	\$50 per accident; 20 per accident
Deductible (dovetails with Basic Accident policy limit)	\$100,000*	Home Alteration & Vehicle Modification Benefit	Up to \$50,000
Policy Benefit Period	10 years from date of injury	Disability Benefit	Up to \$100,000
Deductible Accrual Period	2 years from date of injury	Rehabilitation Benefit	Up to \$50,000
Full Excess Basis			

\* To initiate the Catastrophic policy benefits, a claim needs to pay out at least \$100,000 in expenses within the Deductible Accrual Period.

*This policy summary is not intended to reflect the full terms, conditions, and exclusions of the insurance contracts, but rather are to provide a brief outline of the coverage.*