

ACCIDENT REPORT

When an accident occurs to a player or spectator, it is important to complete an **Accident Report Form** (available online) in it's entirety immediately following the incident.

This will be a tremendous help to your club when attempting to remember what happened should a liability claim arise. Keep the original report for your records.

If a claim is ultimately filed, forward a copy to SS as part of the claim process described below.

HOW TO FILE

ACCIDENT CLAIM

In the event of injury requiring medical treatment:

- 1 Follow the procedures outlined by your primary health plan.
- 2 Obtain an **Accident Claim Form** from SS Insurance Plan Administrator.
- 3 Complete the top portion of the form and attach copies of all itemized bills.
- 4 Send completed claim form and relevant documents, including an accident report completed by member club, to the SS Insurance Plan Administrator within 30 days of injury.

SS will verify membership and covered activities and forward the claim to the insurance company for processing.

THIS IS AN EXCESS POLICY

Your bills must first be submitted to your primary health care plan. If a medical bill balance greater than \$250 remains, submit those unpaid bills to SS as they may be covered under the plan.

Send the Explanation of Benefits form from your primary insurer detailing benefits paid under their policy and copies of all itemized bills to SS.

LIABILITY CLAIM

In the event that a claim results in a lawsuit being filed, please forward all relevant documents to the SS Insurance Plan Administrator immediately.

PROGRAM INFORMATION

ADMINISTRATION

Synapse Sports Insurance Plan
300 Unity Lane
Annapolis, MD 21401

Mindi Perry - Plan Administrator
410 573 1414 x 109
410 849 4266 Fax
mindi@synapsesports.com

FORMS

www.synapsesports.com/insurance/

- Organization Registration Form
- Registrant Listing - Excel Template
- Athlete Waiver & Release of Liability
- COI Request Form
- Accident Report Form

ANNUAL FEE — \$ 15 /athlete

Payment for athletes includes coverage for coaches and administrators.

PER EVENT FEE— \$ 4 /athlete

Clinics • Camps • Tournaments

Year round members excluded.

PLAN YEAR

Coverage begins when form & fee are received; stays in effect through coverage period

Annual Coverage: March 15 - March 15

LACROSSE INSURANCE



ATHLETE

COACH

ADMINISTRATOR

Offered by



SYNAPSE
SPORTS

Insurance Plan

Today's lacrosse teams, leagues, players & coaches need the protection of a comprehensive program of insurance. Ensure your players are covered on the field of play.

Synapse Sports (SS) has arranged for such coverage as part of your membership in the SS Insurance Plan.

Who is covered ?

The policies cover all active players and coaches registered through the SS Insurance Plan for which a premium has been paid to the insurance companies.

Upon enrollment, member clubs are required to provide an electronic Excel spreadsheet of all registrants including players, coaches, trainers, administrators and or volunteers (using the **Registrant Listing - Excel Template**) as well as an **Athlete Waiver & Release of Liability** (forms available online) signed by the parent/guardian of the participating athlete. Coverage is provided only to those properly registered with SS.

Covered Activities

The accident and liability policies provide coverage to insured persons while participating in the following covered activities, provided they are under the direct supervision of a team official:

- scheduled games & scrimmages
- tournaments
- team practice sessions
- sponsored activities (i.e. team meetings, banquets)

Certificate of Insurance

As evidence of your club's participation in the Synapse Sports Insurance Plan, a certificate of insurance (COI) will be provided outlining coverage.

Additional COI's will be furnished without charge, to school districts, parks departments, municipalities or other entities requiring proof of coverage.

COI requests should be made through the SS Insurance Plan Administrator and include the name and address of the entity to be named as the certificate holder, the location and dates of the lacrosse event to be held, and any other pertinent information. **COI Request Form** available online.

Liability Plan

The Insurance Company provides a total liability limit of \$1,000,000 per occurrence, with a total aggregate limit of \$3,000,000.

The policy covers SS, its affiliated leagues and clubs, active players, coaches, volunteers, directors and officers for the coverages described below.

What is covered ?

Liability for Bodily Injury &/or Property Damage to spectators and participants arising from all organized team lacrosse activities under the supervision of a coach.

Liability for Personal or Advertising Injury including false arrest, detention or malicious prosecution, libel, slander and defamation or violation of right to privacy.

The usual exclusions of the standard commercial general liability policy apply (ISO CGL 95). Refer to the policy for specific exclusions.

Waivers

It is not only sound business practice, but also a requirement, that you utilize a waiver form in the administration of your athletic program. In this age of excessive litigation, it makes good sense to reach clear agreement in advance with the participants in your athletic program that injuries do occur and that your organization should not be held liable for such injuries.

The use of a waiver does not guarantee that you or your organization will be immune from lawsuits or court action. However, the existence of such forms does act as a deterrent to legal action by an injured participant.

An **Athlete Waiver & Release of Liability**, signed by both the athlete and her/his parents prior to the start of your athletic program, must be provided by your organization to SS.

In the event of a claim under the liability coverage, this form must be on file to ensure coverage.

If your club utilizes The Lax Wiz online registration system (www.thelaxwiz.com), all participating athletes are required to complete an online waiver. These waivers, as well as your club's listing of registered players, can be electronically accessed by the SS Insurance Plan Administrator.

Accident Plan

Policy Limits

For medical expense coverage, the plan pays up to \$500,000 maximum per claim to an insured person for medical costs incurred as a direct result of participation in a covered activity.

This is an Excess Policy. Your claim must be submitted to any other applicable insurance company plan first before you submit it to the SS Insurance Plan for coverage. The SS Insurance Plan requires a \$250 per claim deduction.

Other benefits under the policy

Accidental Death or Dismemberment - \$10,000 limit.

What is covered ?

Medical care includes necessary

- medical or surgical treatment by a doctor or dentist
- services of a licensed or graduate nurse
- stays in a hospital

Usual & Customary refers to fees and services which do not exceed those generally charged for similar medical care in your area.

The benefit period under this policy is 52 weeks, meaning coverage is only provided for medical or dental expenses incurred within 52 weeks of the date of injury.

What is not covered

- Costs of medical service or treatment given by any persons employed or retained by the insured
- Any bacterial infection not caused by an accidental cut, wound or food poisoning
- Declared or undeclared acts of war
- Any loss caused by or resulting from illness or disease
- Eyeglasses, contact lenses or prescriptions
- Intentionally self inflicted wounds, suicide or attempted suicide

All claims will be paid on a usual and customary basis. Each claim is subject to a \$250 deductible. Your completed claim form must be submitted within 30 days of the date of the injury.