

Waterford Youth Lacrosse Association (WYLA)

Insurance: Membership Policy

WYLA's Liability and Accidental Insurance coverage is provided (through player memberships) by US Lacrosse/Bollinger at no direct cost to WYLA

only if 100% of Coaches and Players are active members with US Lacrosse.

To comply with our insurance carrier's (US Lacrosse/Bollinger) requirements for coverage the following policy applies to all WYLA members including Board members, players, and coaches. Volunteers are not WYLA members and special consideration is recognized below. US Lacrosse membership is available only on an annual basis and must be renewed each year. It is the individual's responsibility to enroll/renew US Lacrosse memberships.

Requirements

Board Members:

Board Members, who are not also coaches, are provided coverage under WYLA's Operators and Directors Policy. (Board Members who are coaches are also provided Liability and Accident coverage under the Coaches section below).

- Separate membership with US Lacrosse (USL) is not required.
- Board Members must be registered with WYLA.

Coaches:

Coaches are those individuals providing instruction and direction to the players.

Coaches are required to be active US Lacrosse members. Liability insurance coverage is provided by USL after membership registration is complete.

- All coaches are required to be registered with WYLA as a Coach.
- Separate membership as a Coach with USL is required.
- Fees for USL Membership are reimbursed by WYLA.
- All Coaches must be registered with USL by the third Tuesday of February. New coaches recruited after this day must register ASAP.
- A coach or prospective coach shall NOT conduct a practice or game, or provide instruction/direction to players, until his/her USL Membership Registration is complete.

Players:

Players are required to be registered with both WYLA, and US Lacrosse. USL Membership provides the player with the required insurance coverage.

- US Lacrosse membership is required for WYLA registration.
- WYLA registration is per season. An active season membership is considered complete when registration fees are paid in full AND the player is assigned to a team roster.
- WYLA registration deadlines are per the Registration Policy.

Volunteers:

A volunteer is an individual who helps with off field activities including time/score keeping, team parent, concessions, etc. Also, student volunteers assist coaches with Instructional Level guidance.

- Volunteers can not provide instruction/direction to players.
- Volunteers can not organize activities on the field of play.

Through the efforts of WYLA to ensure all players and coaches be US Lacrosse members, USL does provide Liability insurance coverage for volunteers. Volunteers do not have access to Accidental insurance coverage through WYLA or USL unless the volunteer is a USL member.

Compliance

Monitoring the execution of the above requirements shall be as follows:

Coaches:

- Must register with WYLA and US Lacrosse by the third Tuesday of February and provide the Board receipt proof of membership. If a coach is not yet registered, he/she can not provide instruction/direction to players.
- Must confirm their Team Roster of registered players includes each player who is attending a practice or game. If a player is not on a roster, the player can not participate.

Registrar:

- Will assign players to a roster only after confirming WYLA registration is complete including payment. (In the event a family pays for registration by check, the Treasurer will inform the registrar of the receipt of payment.)

Board Members:

- The Treasurer will monitor the status of coach's Registrations through US Lacrosse and send notices for non-compliance. All Board Members shall be copied.
- The Board will discuss the overall Insurance compliance and any deficiencies at each Board meeting held throughout the regular lacrosse season.