



Risk Management Manual

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US Lacrosse Risk Management Philosophy & Objectives

Function & Purpose of Risk Management\

The risk environment, in which National Governing Bodies of sport operate, particularly those closely associated with youth participants, is subject to rapid change. The wrong decision today may lead to considerable damages tomorrow. US Lacrosse has prepared this Risk Management Manual to provide guidelines to all of its constituents in order to further support the systematic and long ranging work of US Lacrosse in advancing the game of Lacrosse throughout the United States and worldwide. This manual focuses on procedures and practices which, when followed prudently, assist constituents in helping US Lacrosse create a detailed program that outlines safety guidelines. Through a systematic investment of time, energy, and funds, US Lacrosse hopes to raise the awareness of the risk environment in which we operate. US Lacrosse has also established a code of conduct to promote appropriate values in all aspects of participation in the sport of lacrosse (See Appendix III Code of Conduct)

What Is Risk Management?

Risk Management is a systematic way of protecting assets, income and individuals from unexpected damages or injuries so that the mission of the organization is carried out without interruption. Risk Management, carried out properly, creates stability, safety and the proper mechanisms to respond when things go wrong.

Objectives

The goals for US Lacrosse's Risk Management Program are:

- Increased risk awareness among all US Lacrosse constituents and members, promoting safety-first at every opportunity
- Increased protection regarding US Lacrosse's resources and sources of income
- Increased awareness of catastrophes
- Development of long term systematic feedback and response mechanisms
- Creation of stable risk environment allowing for the foundation of properly designed insurance coverage(s)

Operations

US Lacrosse will achieve its risk management objectives through the systematic identification, assessment and prioritization of risks inherent in the sport and the operation of US Lacrosse and its local chapters. The goals of this program and this manual are to provide guidance on matters of education in areas of prevention, response, elimination and avoidance of risk.

Responsibility and Resources

It is the obligation of the local chapters of US Lacrosse and those associated or affiliated with these chapters, whether they are volunteers or contracted entities providing services to the chapters or other constituents, to see that the function of risk management is carried out in a manner consistent with the procedures outlined in this manual.

Within US Lacrosse, expertise is available in areas connected with risk management. These resources, outlined further in the manual under the "Contacts" section, are available to respond to local chapters in the event that there are specific areas that need to be addressed. Local chapters may seek additional expertise; however, it is strongly recommended that those resources become familiar with the risk management program established by US Lacrosse and be urged to contact US Lacrosse's advisors before departing from the guidelines of this manual.

Monitoring and Follow Up

It is of the utmost importance that the outcome of risk management activities is followed up in such a manner that it is possible to measure input, as well as results. US Lacrosse is dedicated to providing ongoing education to all of its constituents through various forms of educational programs and articles. Constant feedback from local chapters, affiliates, volunteers, and staff is an integral part of providing long-term systematic stability to the organization and the risk management program. Carried out properly, the risk management program will fulfill its obligation in support of the overall objectives of US Lacrosse.

US LACROSSE STANDARDS OF CARE

US Lacrosse Risk Management Structure and Governance

US Lacrosse is the national governing body of men's and women's lacrosse. US Lacrosse policy is determined by a national board of directors, the officers of which form an Executive Committee that meet on a regular basis to monitor the progress of the corporation. Men's and Women's divisions under the board address the issues specific to the play of each version of the game; councils within and/or between each division represent each constituency in the game; committees throughout the organization focus on specific areas of operation.

US Lacrosse receives strategic policy and advisory direction from its Board of Directors and Executive Committee. Members of the Board of Directors come from a variety of constituent representations and serve the game of lacrosse in a volunteer capacity. Board members can serve up to two consecutive two year terms and contribute on a frequent basis covering many aspects of the organization.

The US Lacrosse Insurance/Risk Management Committee is an advisory committee of the US Lacrosse Board of Directors that provides guidance, knowledge and support to US Lacrosse. Volunteer committee members come from a variety of insurance industry and risk management related organizations. In addition to furthering the mission of US Lacrosse, members of the committee focus on providing advice and counsel to the organization's insurance and risk management program by recommending products, advisors, managers, and safety standards where appropriate.

The US Lacrosse Insurance Program Manager (Insurance Agent) serves at the discretion of the Insurance Committee and acts as the administrator, advisor and manager of the organization's insurance program, as well as an integrated risk management consultant to further the objectives of US Lacrosse. The Program Manager is available to all constituents of US Lacrosse for contact in the event that guidance is needed.

Standards of Care

US Lacrosse has outlined its "Standards of Care" in the operation and procedures of its constituents in the risk management function. Critical to the success of US Lacrosse's risk management program, is strict adherence by constituents to the systematic approach developed in this manual to prevent risk and, ultimately, the steps to follow to mitigate further exposure should incidents occur.

The first standard that should be in place for any organization is the safety of its constituents and minimization of risk. Risk is defined as the probability of harm or loss; the perception of harm, or loss; and the amount of potential loss. *For other important definitions, please see the [Glossary of Terms, Appendix III](#).*

Basic Insurance Exposures & Considerations for US Lacrosse

While US Lacrosse member players, coaches and officials benefit from insurance coverage including general liability, participant legal liability, excess accident and catastrophic medical insurance, a number of other exposures are worthy of consideration by US Lacrosse Chapters. The US Lacrosse Insurance Program is supervised by the US Lacrosse Insurance/Risk Management Committee and managed by a leading insurance program administrator and risk manager.

The following is a list of insurance options that are regularly reviewed by the US Lacrosse Insurance/Risk Management Committee:

- General Liability
- Sports Participant Accident
 1. Basic Plan
 2. Catastrophic Plan
- Excess Liability
- Directors & Officers Liability
- Crime & Fidelity
- Auto
- Property
- Workers Compensation
- Travel Accident
 1. Repatriation Benefit
 2. Medical Evacuation Benefit
- Professional Liability
 1. Media/Advertising Liability
 2. Cyber Liability
- Event Cancellation
- Fiduciary Coverage
- Event Insurance for sanctioned and non-sanctioned US Lacrosse events

Insuring Athletes, Teams & Leagues

The need for proper insurance for all lacrosse events is critical, yet it is often overlooked. US Lacrosse membership provides general liability, participant legal liability, excess medical and catastrophic medical coverage. **Chapters should ensure that all event participants are US Lacrosse members so that all participants are properly insured.** However, every US Lacrosse chapter should regularly review its insurance needs in addition to those provided to US Lacrosse-member players, coaches and officials. Chapters, and the athletes, coaches and players participating in chapter events must:

- Understand the insurance benefits in place and when participants and entities are covered
 1. Individual member accident and liability insurance is effective the date a correctly completed US Lacrosse application and correct membership fee arrive at USL Headquarters.
 2. Individuals who apply for USL membership through a group/league/team receive individual accident and liability insurance benefits on the date the group/league/team correct membership applications and correct fees are received at USL Headquarters.
 3. Group/League/Team liability is bound on the date the USL Headquarters receives the correct applications and fees. It is extremely important that group administrators promptly forward to USL the applications and fees for those joining such group/league/team after the initial registration is submitted to USL. Added members must be processed by USL quickly so as to insure that the group liability coverage remains effective.
 4. **"On Site Registration for One Day Events"** Injury/incident claims must be submitted within 24 hrs. of the event date along with the participant's signed waiver, application and fee.
- Understand the administration of those benefits
- Communicate insurance benefits and administration requirements to participating athletes, coaches and officials, as well as medical staff

See appendix I Insurance: for more information of the US Lacrosse Insurance Program, Program Administrator Information, Claims, Waivers, and Insuring Teams/Leagues.

Protecting Volunteers

The members of a chapter board of directors have a number of legal duties. They must exercise diligence, loyalty to the interests of the organization, and obedience in accordance with the mission and bylaws of US Lacrosse and the chapter.

Requirements of Chapter Board Members:

- Preparation and active participation
- Decision making without undue haste or pressure
- Keep written records of preparation and deliberation (minutes, reports, etc.)
- Secure expert analysis and independent evaluation as needed
- Review legal documents and contracts
- Recommend that all youth team volunteers are subject to background checks

All states now have some form of Charitable or Volunteer Immunity that provides limited immunity for volunteers, directors and officers of non-profit organizations. However, frequent exceptions to this limited immunity include gross negligence and willful misconduct.

The Volunteer Protection Act of 1997, passed on a federal basis, provides that no volunteer (defined as an individual who does not receive compensation – other than reasonable reimbursement – or any other thing of value in lieu of compensation in excess of \$500 in any one year) of a 501(c) 3 nonprofit shall not be liable for harm if they are:

- acting within the scope of US Lacrosse activities
- properly licensed or certified, if required
- not covered under specific exceptions
- not involved with an auto, vessel or aircraft where either a license or insurance is required

However, there are a number of exceptions to the Volunteer Protection Act of 1997, including:

- willful or criminal misconduct
- gross negligence
- reckless misconduct
- conscious, flagrant indifference to the rights or safety of the individual harmed

Although diminished somewhat by the Volunteer Protection Act of 1997, the risk of personal liability to volunteers is still present and requires appropriate insurance coverage. Insurance coverage should be in place for:

- US Lacrosse, US Lacrosse Chapters, and affiliated teams and leagues
- Past, present and future chapter board members
- Past, present and future chapter committee members
- Past, present and future chapter volunteers
- Past, present and future chapter employees

All US Lacrosse Chapters **MUST** secure **Directors and Officers Liability** Insurance Coverage offered at an additional cost through the US Lacrosse insurance administrator. This coverage protects against wrongful acts, which are usually defined as, "any actual or alleged negligent act, error or omission, misstatement, misleading statement, or breach of duty by an Insured in the performance of duties on behalf of the Insured." In addition to securing Directors and Officers Liability Insurance, US Lacrosse Chapters and affiliated groups should also:

- Be prepared
- Record and easily access minutes and other documentation of all meetings
- Adhere to Chapter bylaws
- Conduct all actions in accordance with adopted policy
- Periodically conduct a review of procedures using experts not on the Chapter Board
- Recommend background checks on volunteers working with youth participants, USL currently partners with National Center for Safety Initiatives (NCSI).

US Lacrosse Policy on Waivers & Hold Harmless Releases

All members sign a waiver & release, including an emergency medical release, confirmation of readiness to participate and agreement to uphold the Code of Conduct. Additionally, participants on teams, leagues and those participating in chapter athletic events should sign a separate waiver that protects the team, league or chapter specifically.

In spite of the widespread belief that waivers are worthless, or will not stand up in court, 45 states permit the use of a well-written waiver as a bar to liability from negligence. Most recently courts in Colorado, as well as in New Jersey, New York, Texas and Illinois, have stated that a parent cannot give up the child's potential right to sue in the event of negligence. That does not mean that the entire waiver is invalidated; it does mean, however, that if there is negligence involved, the waiver will not hold up. The Waiver does still have value -- in any case, for any age player -- in providing a valid acknowledgement of the assumption of risks of lacrosse, and therefore can minimize frivolous claims against your club or organization.

Purpose of Waivers

The main functions of a waiver and release of liability are: 1) to protect the organization and its members from frivolous lawsuits; and 2) to make the participants aware of the risks of injury in lacrosse. The Assumption of Risk doctrine is a very strong defense in most claims. By having the participant (or the parents of the participant) sign a waiver, they acknowledge that there is a risk of injury or even death while playing lacrosse.

Important Components of a Waiver

A valid waiver should include the following:

1. The form must boldly and clearly state that it is a "Waiver and Hold Harmless Release of Liability"
2. The statement of waiver and release must directly follow the heading listed above
3. Since the waiver is a contract, there must be consideration exchanged, such as: "In consideration for the right to play lacrosse, I agree to..." or "In consideration of my membership in US Lacrosse, I agree to ..."
4. The signature(s) should directly follow the statement of waiver and release
5. US Lacrosse, your organization, its coaches, officials, volunteers, employees, agents, officers and directors (and the field or facility owner, if desired) should be indemnified in the release
6. All of the above should be included on the same page if possible

The waiver used by US Lacrosse for its members meets all of the above criteria, as well as adding in other important components, such as an emergency medical release, readiness to compete acknowledgement and an agreement to uphold the Code of Conduct. Please see **Appendix I - Insurance** for the appropriate waiver format to use for your activities. Modify each waiver to meet the needs of your state's law and to protect your organization

Records Retention

For adult participants, waivers should be kept on file by the league or event director for a minimum of three years. For youth participants, the statutes vary greatly by state. A good rule of thumb is to keep the waivers on file for three years past the age of majority of your players. Keep in mind that the waiver is useless if it cannot be produced at the time a claim or lawsuit is filed -- which in the case of youth participants, could be many years down the road.

Guidelines for Handling Contracts & Vendors

Contracting with outside vendors for materials, equipment, supplies, or services creates an inherent liability risk to US Lacrosse, the host organization and sponsors of any US Lacrosse sanctioned or recognized event, along with the coaches, officials, staff and volunteers. One of the goals of risk management is to protect US Lacrosse and its affiliates from loss or exposure to loss resulting from any negligence on the part of an improperly insured vendor who furnishes services to US Lacrosse or its affiliated organizations. In verifying the vendor's insurance coverage, obtaining an appropriate certificate of insurance and keeping that certificate of insurance on file, US Lacrosse and its affiliated organizations have evidence that insurance has been obtained. As such, the risks associated with the business relationship with the vendor are transferred to the insurer.

The following guidelines have been established by the US Lacrosse Insurance/Risk Management committee to assist US Lacrosse affiliates with their contracts with outside vendors. The limits of insurance coverage as expressed are the minimum acceptable limits for any vendor providing services to US Lacrosse and its affiliated organizations. **For additional guidelines on contracting with facilities please see Event Sanctioning Process.**

Vendor Services

It is common for the organizers of an event to contract with third-party vendors to provide on-site event services. Always make sure that the vendors with whom you enter into an agreement have proof of adequate insurance, and use the tables below as benchmarks for adequate limits. Vendors should always provide certificates of insurance that indicate insurance coverage is in effect.

IMPORTANT: Always require vendors to name US Lacrosse, its chapters and affiliate organizations as Additional Insureds on all certificates of insurance. Vendors must indemnify and hold/harmless US Lacrosse from all liability and claims that may result from their services.

For Typical Vendor Services the required minimum limit of Liability is \$1 million unless otherwise noted in parentheses

- Amusement Equipment Service, such as inflatables, rides or other amusement equipment (\$2MM coverage)
- Bus/Van Services (\$2MM coverage)
- Custodial Services
- Food Services
- Lacrosse Equipment and field services (i.e.: goals, scoring tables)
- Medical Services (\$2MM coverage)
- On-site ambulance or EMS services (\$2MM coverage)
- Other Transportation Services (\$2MM coverage)
- Recreational Services/High Risk Entertainment – Concerts, Speakers (\$2MM coverage)
- Recreational Vehicles (i.e: scooters, golf carts) (\$2MM coverage)
- Scaffolding services (i.e: for TV and Video) (\$2MM coverage)
- Security Services
- Signage and banner display
- Tent and canopy services
- Travel Services
- Athletic Trainers: members of NATA will have as a benefit a \$1MM liability coverage. COI are available from NATA.

Insurance Certificate and Hold Harmless Requirements

The following guidelines apply to any vendor providing services to US Lacrosse or affiliated organization so that any claims or incidents that arise out of the vendor's operations, supplies, services, personnel or equipment will be covered by the vendor's own insurance.

1. **Certificate of Insurance:** All vendors **MUST** provide a certificate of insurance showing proof of General Liability and Worker's Compensation with the minimum limits outlined above.
2. **Additional Insured/Hold Harmless Clause:** Each certificate should name US Lacrosse and related entities as Additional Insureds with the following wording shown on the certificate of insurance:

"US Lacrosse, the host organization and sponsors of any US Lacrosse sanctioned or recognized event, along with the coaches, officials, staff, volunteers and participants are named as an additional insured under the General Liability policy with respect to the services provider."

The certificate should also include special Hold Harmless or Indemnification wording as follows: *"The vendor (specify by name) agrees to indemnify and hold harmless US Lacrosse, the host organization (Chapter, team, league or event sponsor), its employees, officers, directors, sponsors and volunteers for any claims or incidents that arise as a result of the vendor's operations."*

Note that the indemnification/hold harmless wording should also appear in the contract that you sign with the vendor (if any).

- 3. Be careful when **you sign a Hold Harmless or Indemnification agreement** for your team or league. By doing so, you are accepting full responsibility for incidents that may be beyond the scope of the US Lacrosse Insurance Plan -- a plan that is meant to provide cost-effective coverage for amateur lacrosse activities only.

For example, the US Lacrosse general liability does not provide coverage for pollution. If one of your volunteers puts down fertilizer or pesticides that contaminate the town's water supply, any liability lawsuits arising from that would be excluded by the policy, and there would be no coverage for damages incurred. That claim would become the personal responsibility of your organization. Thus, you should be careful when signing such agreements and evaluate whether all of your activities are within the scope of the US Lacrosse Insurance Program.

For services involving **transportation or vehicles**, the vendor must show proof of Automobile Liability (as indicated below) in addition to General Liability and Worker's Compensation. For Air Charter, separate higher limits of General Liability are indicated in the chart below.

- 4. For **Building Construction**, the general contractor and all subcontractors should provide proof of General Liability (including Broad Form Contractual coverage and a minimum limit of \$1 million for Products and Completed Operations coverage under the General Liability policy), as well as Worker's Compensation.

Coverage Type	<i>Minimum Limits</i>
<ul style="list-style-type: none"> • Workers Compensation 	Required – with statutory limits (usually \$500,000 or higher)
<ul style="list-style-type: none"> • Commercial General Liability <ul style="list-style-type: none"> • General Aggregate • Products/Completed Operations Coverage • Each Occurrence 	\$2,000,000 or higher \$2,000,000 \$1,000,000
<ul style="list-style-type: none"> • Automobile Liability 	<ul style="list-style-type: none"> • \$2,000,000 minimum limit for vehicle services provided at an event • \$2,000,000 minimum limit for local transportation services to transport US Lacrosse members • \$5,000,000 minimum limit for transportation services to transport US Lacrosse members interstate
<ul style="list-style-type: none"> • Medical Malpractice 	\$1,000,000
<ul style="list-style-type: none"> • Additional Insured Provision – Must be added by the vendor's insurance carrier to the Certificate of Insurance. 	The vendor's insurance carrier shall add special wording to the Certificate of Insurance as specified in section #2 above.

US Lacrosse Business Use Auto Policy and Golf Cart Use

Vehicle Operations

- a) Any person operating a vehicle on behalf of US Lacrosse, its Chapters and Affiliates must be insurable and hold a valid driver's license. If the person's license is revoked or suspended for any reason, he/she would not be allowed to drive on the behalf of US Lacrosse.
- b) All drivers are responsible for safe and responsible driving and are expected to follow posted speed limits, practice defensive driving, wear seat belts, and avoid any activity that has the potential to divert attention from driving safely (i.e. hand held cell phones, texting, make up application, etc.)
- c) No vehicle may be operated by anyone under the influence of illegal drugs or alcohol.
- d) Motor Vehicle Record (MVR) Verifications - To promote safety and to mitigate the high risks and costs associated with the operation of vehicles, a copy of the drivers MVR will be required before they drive on our behalf. These records will produce a 3-year history of traffic violations and will help ensure that safe and responsible persons are driving. Persons with multiple moving violations and/or at-fault accidents will not be allowed to drive on our behalf.
- e) **All** accidents must be reported to the organization and to your insurance carrier as quickly as possible – same day. Such reporting is necessary to assure that all facts of the accident are available.

Directives for the Use of a Personal Vehicle on Company Business

Prior to using a personal vehicle for company business, the driver must:

- a) *Have a valid driver's license.*
- b) *Have liability insurance – Minimum limits 100,000/300,000/50,000.*
- c) *An accident report must be submitted to the insurance carrier and US Lacrosse as quickly as possible, regardless of whether it is or is not necessary to furnish an accident report to the State Motor Vehicle Bureau.*

Directives for the Use of a Rented Vehicle on Company Business

In renting a vehicle for company business, the driver must:

- a) *Have a valid driver's license.*
- b) *Do not let anyone to drive the rental vehicle who is not designated on the rental contract as a driver*
- c) *Report any accident immediately to the local police and the rental company. Submit copies of all accident reports filled out for the rental agency to US Lacrosse*

Directives for the Use of a Rented Golf Carts at Tournaments or other Events

Guidelines to ensure the safe operation of golf carts:

- a) *Drivers limited to licensed and specified, authorized drivers only.*
- b) *Do not allow underage or unlicensed persons drive the cart.*
- c) *Observe the passenger limit (2 or 4 persons).*
- d) *Occupants should wear the seat belts and remain seated with all appendages inside the cart.*
- e) *Speed of the cart is determined by the terrain, equipment carrying, weather conditions, weight of the cart, and no faster than a walking pace.*
- f) *Drive slowly through turns and give pedestrians right of way.*
- g) *No standing on rear of cart.*
- h) *No joyriding.*
- i) *Seek shelter if lightning is present and not within the cart.*
- j) *Do not drive the cart in the dark unless equipped with headlights and windshields.*
- k) *Place cart in "Neutral" when not in use and secure with a cable and lock.*
- l) *Never leave the golf cart unattended with the key in it.*
- m) *Volunteer drivers at sanctioned events will be checked for a valid driver's license and will sign a self declaration statement attesting to a 36 month safe driving record.*

Driver Qualifications Criteria

The following driver standards have been implemented by US Lacrosse to manage the potential liability exposures related to the use of personally owned vehicle on our behalf.

1. **AGE REQUIREMENT** - Must be at least 21 years old.
2. **DRIVING EXPERIENCE** - Minimum of 3 years driving.
3. **DRIVING AND ACCIDENT RECORD**
 - **NO** more than 2 moving traffic violations or **NO** more than 1 moving violation and 1 preventable accident during the previous 36 months.
 - **NO DRIVING UNDER the INFLUENCE or D.U.I.** (Drug or Alcohol) conviction during the previous 5 years in a commercial or personal motor vehicle.
 - **NO VEHICULAR HOMICIDE**
 - **NO OPERATING A VEHICLE** with a Suspended or Revoked Drivers License
 - **NO USING A VEHICLE** in the commission of a Felony
 - **NO OPERATING A VEHICLE** without permission, - Unauthorized Use or Grand Theft
 - **NO RECKLESS DRIVING or SPEED CONTESTS**
 - **NO LEAVING THE SCENE OF AN ACCIDENT** - Bodily Injury or Physical Damage
 - **LIMIT PHONE USE TO HANDS-FREE DEVICES ONLY**, and limit phone usage to emergency use only (or pull over to a secure location while speaking on the phone)
 - **NO DRIVING WHILE TEXTING**

Motor Vehicle Record Review Policy

It is our policy and requirement for driving that every potential driver will submit to a motor vehicle record (MVR) check and that the record meets the grading requirements stated below. MVR checks will be an integral part of background check for all new employees of US Lacrosse.

MVRs will be examined prior to someone driving on our behalf. USL employees that drive on USL business will submit to an annual MVR check through the current USL auto liability carrier.

The standards for MVRs are as follows:

1. All operators must have a valid driver's license for at least three years.
2. No one can drive on our behalf with a "borderline" or "poor" MVR. MVRs will be graded based on the table below, as minimum requirements.
3. Driving records must remain "acceptable" or "clear," as graded on the table below.

Motor Vehicle Grading Criteria (last three years)

Number of Minor Violations	Number of preventable accidents			
	0	1	2	3
0	Clear	Acceptable	Borderline	Poor
1	Acceptable	Acceptable	Poor	Poor
2	Acceptable	Poor	Poor	Poor
3	Borderline	Poor	Poor	Poor
4	Poor	Poor	Poor	Poor
Any major violation	Poor	Poor	Poor	Poor

Minor Violations Any minor violation other than a major except:	Major Violations
<ul style="list-style-type: none"> • Motor vehicle equipment, load or size requirement • Improper/failure to display license plates • Failure to sign or display registration • Failure to have driver's license in possession (if valid license exists) 	<ul style="list-style-type: none"> • Driving under influence of alcohol/drugs • Failure to stop/report an accident • Reckless driving/speeding contest • Driving while impaired • Making a false accident report • Homicide, manslaughter or assault arising out of the use of a vehicle • Driving while license is suspended/revoked • Careless driving • Attempting to elude a police officer

Established Insurance Company guidelines will be used to determine if an accident is preventable or non-preventable.

Acknowledgment and Consent Agreement

I have read or had this business use auto/golf card policy read to me. I have had the opportunity to ask questions and fully understand the meaning and intent of this policy. By signing below, I acknowledge having receipt of this policy and consent to agree to abide by the contents. I understand that violation of any aspect of this policy will result in immediate termination and I may be held financially responsible for damages.

Name Printed: _____

Signature _____ Date: _____

US Lacrosse's Zero Tolerance Policy against Abuse

US Lacrosse is committed to providing a safe environment for our members and participants, and to prevent abusive conduct in any form. Every member of this organization is responsible for protecting our participants and ensuring their safety and well-being while involved in sponsored activities.

All US Lacrosse employees and certified coaches must submit to a background check. It is strongly recommended that all youth groups use background checks for volunteers that may be in contact with children. US Lacrosse will implement a policy that all coaches involved in the US Lacrosse Sanctioned Youth Tournaments will have submitted to background checks. The following five crimes will prompt a determination that the applicant does not meet the criteria to be involved in US Lacrosse Youth Sanctioned Events:

1. Any felony punishable by confinement of more than one year.
2. Any lesser crime involving force or threat of force against a person.
3. Any lesser crime in which sexual relations is an element, including "victimless" crimes of sexual nature including pornography.
4. Any lesser crime involving controlled substances (not paraphernalia or alcohol).
5. Any lesser crime involving cruelty to animals.

We have adopted the following guidelines of behavior and procedures for our staff, volunteers and participants. All members of this organization, as well as parents, spectators and other invitees are expected to observe and adhere to these guidelines.

1. Abuse of any kind is not permitted within our organization. This means we do not tolerate physical, sexual, emotional or verbal abuse or misconduct from our players, coaches, officials, volunteers, parents or spectators.
2. Physical and sexual abuse, including, but not limited to, striking, hitting, kicking, biting, indecent or wanton gesturing, lewd remarks, indecent exposure, unwanted physical contact, any form of sexual contact or inappropriate touching, are strictly prohibited within our organization.
3. Emotional abuse or verbal abuse is also prohibited. These include, but are not limited to such forms of abuse as: yelling, insulting, threatening, mocking, demeaning behavior, or making abusive statements in regard to a person's race, gender, religion, nationality/ethnicity, sex or age.
4. Every member of this organization is responsible for reporting any cases of questionable conduct or alleged mistreatment toward our members by any coach, official, volunteer, player, parent, sibling or spectator.
5. Buddy System for Players: We recommend that every activity sponsored by our program put a Buddy System in place. Each youth participant should be assigned a buddy during sponsored activities. No child should go anywhere – to the bathrooms, locker rooms, or other location – without his or her buddy.
6. Buddy System for Adults: To further protect our youth participants, as well as our coaches, officials and volunteers, two adults should always be present at every activity. In particular, we recommend that.
 - No adult person should allow him/herself to be alone with a child
 - Do not drive alone with a child participant in the car
 - Do not take a child alone to the locker room, bathrooms or any other private room
 - Provide one-on-one training or individual coaching only with the assistance of another adult
 - If you must have a private conversation with a youth participant, do it within view of others, in the gym or on the field, not in a private office
 - Coaches and other adult members of this organization should not socialize individually with participants outside of sponsored activities
7. Supervision/Chaperone ratio: We recommend that for any sponsored activity, the ratio of adults to youth participants be 1:8 – one (or more) adults for every eight children, with a minimum of two adults for every activity.

8. When traveling overnight with youth participants, children should be paired up with other children of same gender and similar age group, with chaperones in separate but nearby rooms.
9. We encourage parents to become as active as possible in sponsored activities, games, practices and other events. The more the parents are involved, the less likely it is for abusive situations to develop.
10. Empower our children to trust their feelings and let them know that their concerns, fears and hopes are important by listening to them. Open communication between children and parents, or between children and other adults in the organization may help early warning signs of abuse to surface.
11. We will respond quickly to any and all allegations of abuse within this organization. This information will be communicated to the authorities for investigation and will be reviewed by the organization's directors. The alleged offender will be notified of such allegations promptly.
12. Any person accused of sexual or physical abuse may be asked to resign voluntarily or will be suspended by the board until the matter is resolved. Regardless of criminal or civil guilt in the alleged abuse, the continued presence of the person could be detrimental to the reputation of the organization and could be harmful to the participants. A person who is accused but later cleared of charges, may apply to be reinstated within the organization. Reinstatement is not a right, and no guarantee is made that he or she will be reinstated to his/her former position.
13. We promote good sportsmanship throughout the organization and encourage qualities of mutual respect, courtesy and tolerance in all participants, coaches, officials and volunteers. We advocate building a strong self-image among the youth participants. Children with a strong self-image may be less likely targets for abuse; similarly, they may be less likely to abuse or bully others around them.

See Appendix I- Insurance for more information on this topic.

US Lacrosse gives credit to Bollinger Sports for their permission to use and adopt this "Guide to Risk Management of Sexual Harassment and Abuse" and the "Zero-Tolerance Policy Against Abuse" for US Lacrosse and its members.

Risk Management for Lacrosse Play and Lacrosse Events:

It is important that everyone involved in organizing lacrosse activities and events is aware of safety concerns and managing the risks of playing lacrosse – whether they are coaches running a youth lacrosse league for a season, Chapters organizing clinics for umpires and officials, or tournament sponsors hosting a tournament. The following guidelines have been established by the US Lacrosse Insurance/Risk Management Committee to help those involved in lacrosse to be aware of the important ways to minimize the risks inherent in the game and to maximize the use of best safety practices in all lacrosse activities.

US Lacrosse strongly recommends that all lacrosse coaches obtain a US Lacrosse Coaching certification and/or a Sports Safety Training certification through the American Red Cross or other safety accredited organization. The components of the training program should include First Aid, CPR, training in the use of AED's and injury prevention. Programs are encouraged to contact their local American Red Cross office.

Planning and Sports Safety for Coaches and Team/League Organizers

All lacrosse programs and coaches have a number of legal duties inherent in their operations, whether they realize it or not. Understanding and identifying the significant areas of risk involved with lacrosse is an important facet of a coach's and the team or league's responsibilities.

1. Conduct a preseason orientation for parents, players, coaches and officials that includes information on the inherent risks of lacrosse and outlines their involvement in upholding sports safety and the code of conduct.
2. Secure a waiver & hold harmless release of liability from each participant (or parent/guardian, if a minor), using US Lacrosse Waivers & Releases shown in [Appendix I](#) as a sample.
3. Provide proper and adequate supervision of players at all times
4. Establish an Emergency Plan ([Appendix II](#)), communicate plan to all coaches and team/league organizers and review plan regularly
5. Provide a safe physical environment (fields should be checked for hazards; equipment should be checked for fit, wear and tear, etc.)
6. Provide proper equipment or ensure that proper equipment is worn at all times, and that it is maintained and properly sized
7. First Aid & Safety: All coaches should have First Aid and Emergency Medical training; First Aid kits should be available at all practices and games; a procedure to monitor the physical condition of athletes during practice sessions should be developed.
8. Maintain current competencies: know the rules and proper teaching techniques as addressed in the US Lacrosse Coaching Education Certification courses
9. Provide proper instruction in technique and in the rules of the game, appropriate to the age level of players
10. Assess athletes' skill levels -- athletes should be matched by size and skill level
11. Keep records for the team/league, such as waivers, injury reports, emergency medical info on players, etc.
12. To raise awareness and communicate preventive measures against sexual abuse within the sport, review the US Lacrosse "Guide to Risk Management of Sexual Harassment and Abuse" and uphold the "Zero-Tolerance Policy Against Abuse." ([Appendix I](#))
13. All teams and leagues are encouraged to perform criminal background checks on coaches and volunteers that have contact with youth programs.

14. All teams, leagues, coaches and officials/umpires should be aware of and adhere to US Lacrosse's safety policies regarding the following as outlined in this Risk Management Manual:

- a. Lightning Safety: *(Appendix III)*
- b. Concussion Management: *(Appendix III)*
- c. Commotio Cordis and Sudden Cardiac Arrest: *(Appendix III)*
- d. Heat Exhaustion: *(Appendix III)*
- e. Vehicle Safety and Golf Cart Use: *pgs. 12-14*
- f. US Lacrosse Medical Staffing Guidelines for Tournaments and Events *(pgs. 25-27)*
- g. US Lacrosse Event Sanctioning Guidelines *(pgs. 19-22)*
- h. Policy on Waivers and Releases *(pgs. 9 & Appendix I)*
- i. Guidelines for Handling Contracts and Vendors *(pg. 10)*
- j. Overview of the US Lacrosse Insurance Program *(Appendix I Insurance)*
- k. First Aid and Safety Kits *(Appendix III)*

US Lacrosse Event Sanctioning Guidelines and Risk Management

(Updated: January 2010)

The US Lacrosse Sanctioning guidelines are being included in this risk management manual not only as a guide for the designated US Lacrosse sanctioned events but also to highlight best practices for event risk management that should be consulted by anyone interested in hosting a lacrosse tournament or other event.

I. What is Sanctioning?

US Lacrosse sanctioning is defined as approval by US Lacrosse, The National Governing Body of Lacrosse, to use the US Lacrosse name, logo, and resources for those events that meet a higher standard of safety and organization as established by the US Lacrosse National Governing Body.

II. What are sanctioned events?

- A. Events that are directly organized and sponsored by US Lacrosse.
- B. Any event involving the US National Teams. (application/approval required)

III. What sanctioning provides:

- A. Value
 1. Credibility – Sanctioned competitions benefit from the support of US Lacrosse, the national governing body of lacrosse, which develops and promotes the sport by providing services to inspire participation while preserving the integrity of the sport.
 2. Safety & Risk Management - US Lacrosse sanctioning indicates to participants and fans that a higher standard of organization and risk management has been followed.
 3. The US Lacrosse Insurance and Risk Management Committee, composed of the US Lacrosse staff and Bollinger Inc., the US Lacrosse Insurance Program Administrator, provides superior resources and consulting services regarding all aspects of event risk management.
 4. The US Lacrosse Sports Science & Safety Committee provides unprecedented information on the incidence and nature of lacrosse injuries so more effective risk management prevention can occur.
 5. The sanctioned competition provides all participants with the most comprehensive lacrosse insurance available.
 6. US Lacrosse is constantly updating on-line risk management resources available to event organizers at www.uslacrosse.org
- B. Resources – Sanctioned events benefit from the significant body of US Lacrosse knowledge and service, including:
 1. Legal Issues – The US Lacrosse Legal Advisors, the Insurance and Risk Management Committee provides insight and guidance on event contract issues.
 2. Sportsmanship and Ethics – Through its partnership with the Positive Coaching Alliance (www.positivecoach.org), US Lacrosse offers a wide range of resources to assist events in establishing a positive and sportsmanlike environment for all participants.
 3. Networking – Experienced event administrators, at all levels, are available to provide the benefit of their expertise in every aspect of event management.
 4. Membership Staff Support – The US Lacrosse Membership Department is available to assist with membership requirements for the sanctioned event.
- C. Marketing - US Lacrosse has the resources to publicize their events through a variety of web/media services.

- D. Highest caliber of safety and risk management – The US Lacrosse Risk Management Manual addresses all aspects of insurance coverage and risk management procedures providing a higher level of safety standards for their events.

IV. What is the process for sanctioning:

A. The US Lacrosse Board of Directors and USL staff approve the event and it is placed on the US Lacrosse Event Sanctioned list.

B. Facility selection must meet the criteria as specified in the sanctioning document, the rules of the game, and the context of the planned events.

C. Contract standards:

Re: Standards for US Lacrosse contract language. Policy approved 2/2007

1. Most contracts should include a hold harmless & indemnification protections for US Lacrosse. Case by case exceptions may be appropriate and are acceptable when the reasons are documented in writing (email is acceptable) and agreed by counsel and I/RM contract review committee. An example of when an exception might be appropriate may be a contract that is conducted exclusively for a charitable purpose with no profit motive.

2. US Lacrosse should only agree to accept responsibility for its own actions / omissions / conduct and not for liability arising from the actions / omissions of other organizations. In a situation in which US Lacrosse contracts on behalf of itself and for example, Organizations A, B, and C, USL will require, via a separate agreement, Organizations A, B, and C to hold harmless and indemnify US Lacrosse for liability arising from the actions / omissions of Organizations A, B, and C.

3. A clear definition must be included of who is responsible for the activities/products to be endorsed,

4. A clear definition must be included of who is responsible for insuring those activities/products and participants (if applicable).

5. A clear definition must be included of who is responsible for maintenance/safety and insuring a facility or space if rented. This should include athletic fields/facilities.

6. When responsibility as in #2,3,4 is defined, and if vendors/landlords/concessionaires/or event managers are wholly or partly responsible, those parties other than US Lacrosse should name US Lacrosse as an additional insured on their general liability with respect to those activities/products/rental agreements/events.

7. Language indicating that general liability minimums are met by all contract partners and are the same or greater than the limits held by US Lacrosse.

8. Other considerations that MUST be met and included in contract language on a case-by-case basis include:

- Workmen's compensation
- Products liability
- Accident insurance
- Kinds and limits of insurance .

D. Insurance requirements:

1. Participant Insurance: Each participant (player, coach and official) in the event must be a member in good standing of US Lacrosse at the time of competition. Event coordinators should work with US Lacrosse staff to verify player membership at least one week prior to competition.

2. International players: US Lacrosse membership is not required for players on international teams, but all players must have proof of medical/accident insurance and/or be a US Lacrosse International member.

3. Certificates of Insurance: COIs are required from the facility, vendors, and concessionaires naming US Lacrosse and the event to be sanctioned as an Additional Insured. Minimum limits of liability of \$1

million per occurrence/\$2 million aggregate are required. Copies of the COI must be submitted to US Lacrosse at least 30 days before the event. Separate vendor tiers have been created with increased minimums.

4. NATA certified trainers must provide proof of certification and of professional liability coverage with minimum limits of \$1 million.

F.. Conflict of Interest: US Lacrosse will not sanction an event in which a conflict of interest exists or appears to exist, between the event coordinator(s) and any other entity, which would damage the integrity of US Lacrosse, or conflict with US Lacrosse policy. US Lacrosse will determine whether or not a conflict of interest exists.

G. Checklist: A checklist for pre-event requirements should be utilized by the event director and kept on file for future reference.

V. Timelines:

- A. 90 days before event: application/supplemental information to be gathered by event staff.
- B. 60 days before event: facility contract submitted to USI legal counsel for review.
- C. 30 days before event: Certificates of Insurance for facility, vendors, concessionaires, NATA Certified trainers, and sanctioning checklist in possession of USL event staff.

VI. Event Title:

Permission to use a tournament title that would imply that there is a "United States" or "National" championship team involved can only be granted by US Lacrosse. Permission to use a tournament title that would imply that there is an "International" or "World" championship involved can only be granted by the appropriate international governing body (either the International Lacrosse Federation (men) or the International Federation of Women's Lacrosse Associations (women)).

VII. US National Team Events:

In an effort to effectively monitor competition involving international teams and comply with the requests of the ILF and IFWLA, a US Lacrosse sanction is required for any game or event which includes the participation of international competition as detailed below.

- A. Competition within the US involving domestic and international teams: The Event Coordinator must receive a US Lacrosse sanction for any competition that features international team(s). Any competing international team must submit a sanction from its lacrosse governing body to US Lacrosse at least three months in advance of the competition. *Note: It is the responsibility of the Event Coordinator to acquire for all participants the Special/ event Coverage provided through the US Lacrosse Insurance Program Office.*
- B. Competition within the US involving international teams only: The Event Coordinator must receive a US Lacrosse sanction for any competition that features international team(s). Any competing international team must submit a sanction from its lacrosse governing body to US Lacrosse at least three months in advance of the competition. *Note: It is the responsibility of the Event Coordinator to acquire for all participants the Special/ event Coverage provided through the US Lacrosse Insurance Program Office.*
- C. Competition within the US involving US National Team(s): The Event Coordinator must receive a US Lacrosse sanction for any competition that features a US National Team. Domestic events wishing to host a US National Team exhibition, or include a US National Team in an event, must submit a detailed request to the US Lacrosse International Committee at least three months in advance.

IX: International Play:

- A. Competition outside of the US involving US National Team(s): Other nations wishing to host a US National Team exhibition, or include a US National Team in an event, must submit a detailed request from that nation's lacrosse governing body to the appropriate US Lacrosse International Committee at least eight months in advance. This requirement does not pertain to ILF and/or IFWLA-sanctioned events.

- B. Competition outside of the US involving US teams: Any participating US team must obtain a sanction to compete from US Lacrosse and the lacrosse governing body of the country in which the competition is planned at least six months in advance of the competition. *Note: It is the responsibility of the Event Coordinator to contact the US Lacrosse Insurance Program Office and have 24-hour extended coverage in place for all US team members before international travel/competition is initiated. World Wide Assistance information will also be expected to be available through the Event Coordinator.*

X: Risk Management Requirements for sanctioned events:

- A. The event coordinator follows all rules, policies and conditions listed in the US Lacrosse Risk Management Manual, the USL Sanctioning Policy, and the USL sanctioning checklists.
- B. Only US Lacrosse approved playing rules and age divisions, or those of other approved national or international organizations, may be used.
- C. All collateral materials bearing the US Lacrosse name and or logo must be approved by US Lacrosse before production and distribution.
- D. Security and evacuation for participants, spectators, officials, volunteers and all who are directly associated with the event will be handled in accordance with the US Lacrosse Risk Management Manual and in conjunction with either the security staff of the facility or by the local law enforcement department.
- E. An Emergency Medical Plan must be developed to prepare for the potential treatment and evacuation of injured participants (See US Lacrosse Risk Management Manual, **Appendix II** for a copy)
1. Includes pre-event notification to area hospitals and direct contact with EMS
 2. US Lacrosse recommends that an ambulance be on site during the competition
 3. A sufficient number of NATA certified athletic trainers, as well as an appropriate number of accessible automated external defibrillators (AED) units, must be on site at all times during play
 4. Trainers must provide the event coordinator with proof of professional liability insurance
 5. An Incident Report for all injuries requiring care by a medical doctor or trainer during the event must be completed and forwarded to the US Lacrosse Insurance Program Office within ten (10) days of the conclusion of each event. A copy of the Incident Report form is included in the Risk Management Manual, **Appendix I: Insurance**
- F. All competitions must be officiated by a minimum two US Lacrosse member officials who have received appropriate training for the level of competition they are officiating
- G. Event Transportation: refer to US Lacrosse auto/vehicle policy ,
1. If you are contracting out transportation services to a third party operator, secure a copy of operator's certificate of insurance naming US Lacrosse and the sponsored event as an additional insured
 2. If you will be handling the transportation of participants, ensure that all drivers are licensed adults who have not been in violation of any state driving codes and are carrying appropriate limits of automobile liability insurance (minimum limit of liability \$300,000); get copies of driver's licenses and copy of auto liability insurance. **Note: No liability insurance is provided for transportation at events unless specifically organized by US Lacrosse National Office.**
 3. It is recommended that 15 passenger vans not be utilized. These have proven to be unsafe when operated by untrained drivers.
 4. Volunteers driving cars/golf carts/ four wheelers/etc. at sanctioned events should be required to submit a copy of a current driver's license and attest to the fact that have had no moving violations in the past 36 months.
- H. **See appendix II for sample Sanctioning Application.**

US Lacrosse Guidelines for Facility and Venue Safety

Always visually inspect all aspects of a facility or venue before a rental agreement/[contract](#) is signed. Use the following checklist to take note of any safety concerns you may have and address them completely before signing the lease or rental agreement.

Inspection: What to evaluate: Facility Safety Inspection Guidelines

- Entrances & exits
- Playing Fields
- Floors, walkways & surface conditions
- Seating & bleachers, spectator areas
- Lighting & electrical systems
- Fencing, barriers & perimeter areas
- Equipment
- Medical facilities
- Maintenance & housekeeping facilities, locker rooms, and bathrooms
- Communications station
- Security stations
- Lost & Found

Pre-season Inspection:

- Look at all locations for both practices and games
- Resolve inadequate areas of the venue
- Identify any special ground rules for safety
- Address contract issues
- Create an emergency plan ([Appendix II: pg 50](#))

Responsibilities:

- Determine who is responsible (your or the facility owner) for specific areas, such as parking lots, locker rooms or concession areas;
- Understand your responsibilities in terms of duties, such as maintenance
- When do your responsibilities begin and end – for the entire season or just when your team/league is on the field?
- Determine who has the responsibility of taking corrective action

Weather-Related Situations:

- Monitor weather forecasts
- Plan for weather emergencies ([see Appendix II_](#))
- Develop an Emergency Evacuation Plan ([see Appendix II_](#))
- Plan for alternate indoor facilities (Gymnasiums, non-metal shelters, private automobiles)

Crowd Management:

- If alcohol is served, control distribution
- Monitor changing behavior of crowds
- Determine the need for medical assistance stations
- Spectator departure/pedestrian traffic
- Parking lot/traffic supervision

The Role of Officials, Coaches and Event Directors

- General supervision
- Problem resolution
- Maintaining safety and appropriate behavior of players, spectators and others
- Venue inspection
- Weather related situations

Problem Resolution:

- Request correction prior to use and stipulate resolution in contract
- Secure appropriate assistance
- "Quarantine" the problem area
- File Incident Report for any severe bodily injury or property damage that occurs (see Appendix I) for Incident Report form)
- Know the relationship between the contractual obligation and the problem. Determine who has responsibility.

US Lacrosse Medical Staffing and Planning Guidelines for Tournaments and Events

US Lacrosse encourages all event directors to appoint a medical director for their tournament or event. This person takes on the responsibility of making sure that minimum medical needs are met - as projected in the following.

The medical director follows through with the site people - athletic trainer at the host site, local EMS and medical facilities - to see what facilities, equipment and so forth, are available for use during the tournament. It is suggested that all athletic trainers and, possibly, the medical director, are to be paid for their professional services.

Purpose of the Medical Staff is to provide:

1. NATA certified athletic trainers and/or graduate students in a NATA approved curriculum for staffing
2. Immediate evaluation and primary care for an injury
3. Immediate referral to appropriate medical facility or on-call medical personnel if necessary
4. Transportation of injured athlete to car or ambulance and/or have on-hand written directions to nearest medical facility
5. Communication between medical director and on-field athletic trainers
6. Record all treatments and referrals of all injured/treated athletes
7. Direct Emergency access for EMS to the injured athlete

Staffing: When choosing a medical director or on-field athletic trainers, consider the following:

1. Medical director - qualifications and responsibilities
 - a. NATA certified athletic trainer
 - b. Past experience in working field sport tournaments
 - c. Organize staffing of NATA certified athletic trainers or with students in NATA graduate approved programs. as needed
 - d. Organize first aid/safety equipment and facility needs for the tournament
 - e. Provide information to the local EMS about the tournament
 - f. Provide directions, telephone numbers and names of nearest emergency facility, as well as on-call or on-site medical staff to all staff coordinators at event
 - g. Arrange for on-call orthopedist, dentist and ophthalmologist
 - h. Meet with staff at least one hour before the first tournament game to organize fields and time slots
 - i. Organize field placement of athletic trainers, as well as the location of a main medical facility
 - j. Have signs and directions made for athletes to find medical facility easily
2. On-Field Athletic Trainers - qualifications and responsibilities
 - a. NATA certified athletic trainer, or graduate student in a NATA approved graduate program
 - b. Be at assigned fields 1/2 hour before first game and remain until all players have left the field
 - c. Evaluate all injuries, administer primary care, recommend further evaluation by a physician or follow-up with an athletic trainer
 - d. Complete the injury/incident report form for all athletes who have a new injury that requires loss of playing time, follow-up by a physician or other significant injury the athletic trainer feels should be followed
 - e. Complete a daily log of all athletes treated - including no time loss injuries, care for chronic injuries
3. Automatic Defibrillators (AED), available at every competition
4. Ambulance: When possible, an ambulance should be on site for the duration of the event

Evaluation/Primary Care

1. Provide basic standard of care to athlete - Do No Harm
2. Athletic trainer will evaluate injury at the request of the coach, official, athlete or parent
3. For mild to moderate injury:
 - a. stabilize
 - b. I.C.E.
 - c. referral to appropriate medical personnel/facility if necessary
 - d. wrapping, strapping, taping, padding – all athletes are advised to bring their own supplies
 - e. advise follow-up care for day/night to athlete, coach, parent

4. Severe injury
 - a. stabilize
 - b. ABC's
 - c. 911 - or local EMS number
 - d. contact medical director with:
 - (1) what field
 - (2) possible injury
 - (3) request for someone to direct EMS to injured athlete

Athletic Trainer Placement

1. Ideally, one NATA certified athletic trainer at each field, with AED available
2. Realistically:
 - a. one NATA certified athletic trainer on the main field
 - b. one NATA certified athletic trainer between 2 high school fields
 - c. one NATA certified athletic trainer between 2-3 adult fields - having fields in sight; and athletic trainer in sight for the fields
 - d. graduate students who are not NATA certified but working under a NATA certified athletic trainer may work the adult fields

Equipment and Supplies

1. All athletes are told to bring their own taping supplies
2. Other First Aid supplies --athletic tape, sterile gauze pads, latex gloves, flexi-wrap, ice packs, etc., are the responsibility of the medical director/tournament director
3. Each athletic trainer brings her own bag; any tape, pre-wrap used will be replaced by donated supplies
4. Each field is to have a First Aid kit and container with bagged ice or ice packs for injuries
5. Each field is to have a water cooler filled with cold water for each game - cups are not supplied - athletes should have their own water bottles
6. 2 golf carts for accessibility
7. 1 cellular telephone minimum - with medical director (make sure cell service is adequate in that area)
8. 1 walkie-talkie for each field athletic trainer and medical director
9. Printed directions for nearest emergency facility, on-call staff for each athletic trainer to have on hand
10. Set up main medical site for taping, strapping, evaluations that are not conducted on fields
11. Signs posted for directions to medical station as well as times of operation
12. Corner flags to mark the location of the field athletic trainers
13. Shirts/hats to identify the field athletic trainers

Communication

1. Walkie-talkie for each on-field athletic trainer - cellular telephones preferable
2. Cellular telephone for medical director (make sure cell service is adequate in that area)
3. Written EMS numbers given to each athletic trainer upon arrival at field
4. Typed name, telephone numbers and directions for:
 - a. nearest medical emergency facility
 - b. on-call orthopedist
 - c. on-call dentist
 - d. on-call ophthalmologist

Transportation

1. Use of one, preferably two, golf carts for medical staff only (follow US Lacrosse Risk Management guidelines for Golf Cart Use, [pgs. 12-14](#))
 - a. transport moderately injured to private car
 - b. transport ice and water to fields
 - c. medical director ability to get quickly to fields
2. EMS,
 - a. prior notification of event - dates, game times, field locations, accessibility for ambulance to fields
 - b. written directions to nearest emergency medical facility for family, friends and/or athletes
 - c. follow-up by medical director of any EMS transport

Record Keeping

1. Document ALL treatments by ALL athletic trainers on any person - athlete, official, coach, spectator, etc
2. Return documentation to medical director at the end of each day
3. Site/medical director notifies the US Lacrosse Insurance Administrator of all injury reports needing medical care and forwards the incident report to the US Lacrosse Insurance Administrator.

See Appendix I

Appendix I: Insurance

Overview of the US Lacrosse Insurance Program

The US Lacrosse Insurance/Risk Management Committee has developed a comprehensive insurance program for registered members of US Lacrosse. As an automatic benefit of membership in US Lacrosse, members receive insurance coverage to protect them during lacrosse activities.

Four policies are in place to cover US Lacrosse and its members: General Liability, Excess Liability, Base Accident Medical and Catastrophic Accident Medical Insurance (see below for a brief description of coverages). In addition, Directors & Officers Liability insurance is mandated for purchase by all affiliated Chapters; US Lacrosse affiliated leagues and organizations also have the option to purchase this coverage through the insurance administrator.

General Liability and Excess Liability Insurance

What Coverage is Provided?

These policies provide liability coverage for claims arising out of bodily injury or property damage, which occur during a covered lacrosse activity. The policies cover:

Participant Legal Liability	Personal and Advertising Injury Liability
Spectator Liability	Damage to Premises Rented By You
Sexual Abuse and Molestation Liability	Medical Payments (to non-participants)
Liability for Products/Completed Operations	

General Liability Policy Limits (underwritten by Markel Insurance Company):

General Policy Aggregate (Per Location)	\$5,000,000
Products/Completed Operations Aggregate	\$2,000,000
Per Occurrence Limit	\$1,000,000
Sexual Abuse Liability (Per Occurrence)	\$1,000,000
Sexual Abuse Liability Aggregate	\$2,000,000
Damage to Premises Rented By You	\$ 100,000
Medical Payments (to non-participants)	\$ 5,000
Deductible	\$ 0

Excess Liability Policy Limits (underwritten by Markel Insurance Company)

Per Occurrence Limit	\$1,000,000
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This policy is written on a follow-form basis over the General Liability policy.

Who is Covered under the Liability Policies?

The following are covered as Named Insureds under the Liability policies: US Lacrosse and its affiliated Chapters; all currently registered member players, coaches and officials; and for member teams and leagues with 100% membership in US Lacrosse, coverage is extended to the team or league as an entity as well as to their sponsors, directors, officers and volunteers.

In addition, sponsors of tournaments, camps or clinics may purchase US Lacrosse Event Insurance to cover their events and the participants of those events, regardless of whether or not they are members of US Lacrosse. **This coverage insures the 100% membership requirement for general liability coverage with reduced limits as a non-member.**

What Activities Are Covered?

The liability policies provide coverage to insured persons while participating in the following covered activities:

1) Scheduled games, team practice sessions, camps, clinics, tournaments or sponsored activities, provided they are under the direct supervision of a team official; coverage for officials and referees is in force while officiating in any and all amateur lacrosse so long as US Lacrosse approved rules are enforced.

Current US Lacrosse approved rules:

- US Lacrosse Girls/Womens Rules
- National Federation of High Schools Boys Rules
- NCAA Women's Rules
- NCAA Men's Rules
- International Federation of Lacrosse Men's and Women's Rules
- American Lacrosse League Men's Club Rules

2) The General Liability policy provides non-ownership liability only while an automobile is being used in the official sanctioned business of US Lacrosse (only). Liability coverage is **not provided** to parents, coaches, officials, or volunteers while using an automobile to transport team members or volunteers to practices, games or other activities; nor is liability provided to officials traveling to game assignments. Note that Group Travel as a team or as a group of officials is covered under the Accident policies for direct travel to and from scheduled practices, games or sponsored activities.

3) Liability is also provided to cover other sponsored and supervised lacrosse activities such as team or league meetings, banquets and usual, non-hazardous fundraisers. Examples of non-hazardous fundraisers are bake sales, car washes and other similar events. No coverage is provided for any event that includes fireworks.

Accident Medical Insurance Plans

What Coverage is Provided?

US Lacrosse provides two Accident policies to cover its members: a Base Accident policy and a Catastrophic Accident policy. This insurance covers registered members of US Lacrosse for accidental injuries that occur during or directly result from participation in lacrosse activities. The Catastrophic Accident policy coordinates with the Base Accident Plan to cover claims which exceed \$25,000 (within the 2 year benefit period) or which are catastrophic in nature.

Who is Covered under the Accident Policies?

Coverage is provided on an individual basis for each member Coach, Official/Umpire, Youth and Adult Player, while participating in amateur lacrosse activities.

What Activities are Covered?

1) Scheduled games, team practice sessions, camps, clinics, tournaments or sponsored activities, provided they are under the direct supervision of a team official.

2) Group Travel as a team (as organized or directed by the team) or as a group of officials is covered under the Accident policies for direct travel to and from scheduled practices, games or sponsored activities. No coverage for individual travel is provided.

3) Coverage also extends to individual members while participating in other sponsored and supervised lacrosse activities such as team or league meetings, banquets and usual, non-hazardous fundraisers. Examples of non-hazardous fundraisers are bake sales, car washes and other similar events.

Base Accident Policy Limits (underwritten by Markel Insurance Company)

Accident Medical Expense Benefit	\$25,000
Accidental Death & Dismemberment	\$10,000
Cardiac/Circulatory Accidental Death	\$10,000
Dental	\$10,000

Deductible per claim:

Youth, High School & Adult Women Players	\$ 500
Coaches & Umpires/Officials	\$ 500
Adult Men Players	\$ 2,500
Policy Benefit Period	2 years
Full Excess Coverage	

Catastrophic Accident Policy Limits (underwritten by Markel Insurance Company)

Catastrophic Accident Medical Benefit	\$1,000,000
Benefit Period	10 years
Accidental Death & Dismemberment	\$ 25,000

Deductible (Integrated w/ Base Acc. Plan)	\$ 25,000
Deductible Incurral Period	2 years
Full Excess Coverage	

Referee/Umpire Game Fee Reimbursement:

Should an active US Lacrosse Member Referee or Umpire suffer an accidental injury **while officiating** that prevents him/her from performing scheduled officiating duties, a Game Fee Reimbursement Benefit is provided. It covers:

- Up to \$200 per scheduled game missed
- \$7,500 Maximum per claim
- 7 Day Elimination Period
- 26 Week Benefit Period

Notable Provisions under the Accident Policies:

These policies pay the **reasonable and customary** charges for a covered injury. The first expense must be incurred within 60 days of the date of injury. Any further expenses must be incurred within the two-year benefit period to be eligible for coverage.

Accident deductible: The policy has a "corridor deductible" per injury. This means that the deductible is payable by the claimant regardless of any payments made by other insurance. The deductible applies separately to each injury a member may incur during the policy term.

Full Excess Basis: The policy is written on a Full Excess Basis, meaning that it pays for covered expenses that are not recoverable from any other insurance policy, health care plan or employee benefit plan. Please note that you must follow your primary insurance carrier's eligibility criteria (to be treated in-network, if required by HMO, etc.) in order for this policy to consider your expenses for payment. If no other coverage is available, this policy will pay the claim on a primary basis, **after the deductible** has been taken.

US Lacrosse Insurance Program Administrator

The US Lacrosse governance structure arranges for professional advice, products and services to help achieve its risk management program, as well as operate US Lacrosse's membership insurance program. The program manager acts as the organization's intermediary with insurance companies and characterizes the risks of the organization in as favorable manner as possible to the underwriting community. They are responsible for:

- Submission of underwriting applications and information to insurance companies
- Negotiating coverage and price
- Obtaining the insurance policies purchased
- Reviewing all terms and conditions of the insurance policies
- Confirm placements of all insurance contracts
- Coordinate inquiries on specific coverage issues
- Provide summaries and certificates of insurance as requested
- Assist in claims administration including reporting, coordinating, investigating, closure notice and loss runs
- Providing Risk Management advice and services to US Lacrosse
- Be available to all members and constituents in answering questions and arranging for insurance coverages

Bollinger Insurance has been US Lacrosse's Insurance Program Administrator since 2000. Bollinger, headquartered in Short Hills, NJ is the nation's 16th largest insurance agency and has been a leader in sports insurance for over 60 years. Bollinger coordinates and oversees the insurance coverages for the US Lacrosse Insurance Program, manages the exclusive US Lacrosse Insurance & Risk Management web site (www.BollingerLax.com), handles and administers all claims under the program and provides risk management services to US Lacrosse.

Contact Information

General Information

Bollinger Insurance
P.O. Box 390
Short Hills, NJ 07078

Phone: 800-350-8005, press "5" for Lacrosse
Fax: 973-921-2876
Web: www.BollingerInsurance.com
Web: www.BollingerLax.com

For Sales, Service or Coverage Questions

Lori Windolf Crispo, CPCU
Senior Executive Vice President
Cathy Fonseca
Vice President/Account Manager

Lori@BollingerInsurance.com
Ext. 8105
Cathy@BollingerInsurance.com
Ext. 8124

For Certificates of Insurance, Camp/Clinic/Tournament Insurance or for Membership or Eligibility Questions

Abigail Lee
Lacrosse Administrator

Abigail.Lee@BollingerInsurance.com
Ext. 8080

For Claims Questions

For Accident Claims:

Courtney Ciasullo
Sports Claims Supervisor
Or call our direct Sports Accident Claims Line: 866-267-0093

Courtney@BollingerInsurance.com
Ext. 8314

For Liability, D&O and Property Claims:

Lori Windolf Crispo, CPCU

Lori@BollingerInsurance.com

Claims Procedures under the US Lacrosse Insurance Program

To obtain the full benefit of insurance coverage, the following checklist and suggested actions should be adopted in all circumstances. These guidelines apply to all affiliated entities of US Lacrosse, from the National Office, to Chapters and on down to individual teams and leagues who may be involved in a liability claim or lawsuit.

1. The First Rule: Give Notice Promptly

- When faced with a liability claim or potential lawsuit, the person in charge (whether National Office staff, Chapter head, League official or Team manager) should contact the Insurance Administrator, as soon as possible. Insurance policies often seek notice of a claim or occurrence in writing and ask the policyholder to forward any summons, demand, or other forms of process to the insurance company immediately.
- In the event of serious injury or potential for liability claim, the coach, official/umpire or league official should complete an Incident Report and submit to the US Lacrosse insurance administrator as soon as possible. (See Appendix for the Incident Report form.)

2. Respond to all legal notifications

- US Lacrosse and the insurance administrator will work together in the event of a lawsuit. If you receive any notice or notification from an attorney, forward all communications and documents immediately to the US Lacrosse Insurance Administrator. Please keep in mind, these documents are time sensitive and must be handled immediately.

3. Retain Insurance Policies Indefinitely

- Insurance policies issued many years ago may provide coverage for claims made today. Policyholders should identify and maintain copies of all applicable insurance policies, regardless of the date of issue or expiration. This guideline applies to US Lacrosse's National Office; as well as to Chapters who have purchased D&O Liability or Event Insurance; and to Teams, Leagues or Individuals who have purchased insurance to cover Camps, Clinics or Tournaments. A claim could arise years from now and you will need the documentation of insurance to know what the terms of coverage are.

4. Keep a Written Record

- In the event of a serious injury, severe property damage or any incident that you feel might give rise to a future liability claim or lawsuit, complete a US Lacrosse Incident Report. This report will outline all the details of the incident while it is fresh in your mind and will be an invaluable document if a liability claim is presented in the future.
- Confirm all conversations with all parties to the claim in writing. Maintain a file of all correspondence including any handwritten notes you take during the process and the participant waiver.

5. Narrow Construction of Exclusion

- Insurance policies often have many coverage exclusions. Do not assume from your interpretation that coverage for a particular loss is excluded. Exclusions are narrowly construed as they are contrary to the fundamental protective purpose of an insurance policy and will, therefore, be narrowly construed. Always forward any notice of liability claim or lawsuit to US Lacrosse's Insurance Administrator and let the coverage determination be made by the insurance company.

6. Other People's Insurance Coverage

- Remember your additional insured provisions. Vendors and others frequently require that those with whom they do business insure or indemnify them against loss or liability. As such, a company or individual may have insurance coverage for potential liability or loss under the insurance policies of other parties with whom they transact business.
- In addition, in certain instances, other policies will contribute to the claim, such as the field owner's liability policy or a person's homeowner's or automobile liability policy. These coverage determinations will also be made by the insurance company.

See next page for sample incident report.

US Lacrosse Incident Report:

It is important to have written incident reports on file regarding injuries, property damage or other incidents that may result in a claim against your team, league and US Lacrosse. Many such claims allege negligence, and written reports prepared immediately after an incident occurs are invaluable in defending these types of claims. In the event of a serious injury, it is important to ask for written statements from witnesses and individuals actually involved in the incident. One copy of the report should be sent to Bollinger Insurance, and the league office should keep a copy of the report for their own records, since many lawsuits are filed long after the injury occurs.

Attach any additional information that might be helpful in defense of a future claim, such as: police report, doctor's statement, pre-game field inspection report, routine facility maintenance report, photos taken at the time of the incident and written statements of witnesses.

This report is to be completed by:

Coach or Official	For incidents occurring during regular, pre-season or post- season team activities
Director or Sponsor	For incidents occurring during tournaments or special events
Director or Coach	For incidents occurring during camps or clinics

1. General Information

DATE AND TIME OF REPORT: _____

REPORTER'S NAME: _____ POSITION: _____

HOME ADDRESS: _____

PHONE (H): _____ PHONE (W): _____

PHONE (CELL): _____ EMAIL: _____

EVENT/ACTIVITY: _____

DATE AND TIME OF INCIDENT: _____

LOCATION OF INCIDENT: _____

CLUB, SCHOOL, OR COLLEGE SPONSORED GAME: _____

2. Provide full description of all events leading up to and including the incident: _____

3. Witnesses

Full Name	Address	Statement Attached (Y/N)
_____	_____	_____
_____	_____	_____
_____	_____	_____

4. Who responded to the incident (include all parties - Coaches, Athletic Trainers, Campus Security, Paramedics, Police, etc.): _____

5) If an Injury is involved, please provide the following:

Injured Person's Name: _____ Age: _____

Address: _____

Phone (H): _____ Sex: _____ Male _____ Female

Position: _____ Player _____ Coach _____ Official _____ Spectator _____ Other: _____

6. Describe injury (specify where on body, right or left side): _____

7. Was First Aid treatment required? _____

8. If yes, who provided First Aid treatment? _____

9. Please provide detailed description of surroundings, facility condition, weather condition, etc:

10. Other Comments: _____

11. Verification Statement: By signing this document, I verify that this report is true and correct to the best of my knowledge.

Coach's Signature: _____ Date: _____

Coach's Signature: _____ Date: _____

Official's Signature: _____ Date: _____

Official's Signature: _____ Date: _____

Provide one copy to your league office or program administrator, and send one copy to:

Bollinger Insurance, US Lacrosse Insurance Plans, PO Box 390, Short Hills, NJ 07078

Phone: 800-350-8005 Fax: 973-921-2876 Web: www.bollingerlax.com

How to Get Liability Insurance for Your Team or League through the US Lacrosse Insurance Program

An important benefit of membership in US Lacrosse (USL) is the General Liability insurance purchased by US Lacrosse on behalf of its individual members while they participate in lacrosse activities. This liability policy also covers lacrosse teams and leagues as entities for their lacrosse operations, but only if 100% of participants are current members of US Lacrosse. These teams and leagues with 100% membership are defined as "Member Teams" and "Member Leagues."

The Importance of Liability Insurance for Member Teams and Leagues

- Member Teams and Leagues with 100% membership in US Lacrosse are covered in the event the team or league is sued as a result of their lacrosse activities, or if they are involved in a liability claim (such as lawsuits from injured players or spectators, or property damage caused by errant lacrosse ball).
- For Member Teams and Leagues, Liability coverage extends to all volunteers and board members if they are named individually in a lawsuit, whether or not they are members of US Lacrosse
- Member Teams and Leagues are able to get Certificates of Insurance which are typically necessary in order to secure fields or facilities to play lacrosse

In the Event of a Liability Claim

- If your team or league is named in a lawsuit or involved in a liability claim, you will need to provide a copy of the roster for the team or league from the date of the claim's occurrence. If the lawsuit resulted from an incident in April 2007, for example, you would need to provide the roster from your Spring 2007 season.
- US Lacrosse will verify whether all the participants on the roster were 100% registered with US Lacrosse at the time of the incident.
- **The Claim will be Covered if:**
 - The team or league is 100% registered
 - The team or league has a few unregistered participants (fewer than 10% of the total number), AND they have implemented the 2-step guidelines below
- **The Claim will be Denied if:**
 - If the team or league has many unregistered participants (more than 10%) and does not follow the guidelines below

Liability Insurance: How to Make Sure your Team or League is Covered

Understanding the practical difficulty of verifying that every participant is a current USL member, US Lacrosse has developed the 2-Step guideline below for teams and leagues to be assured of coverage.

Member Teams shall be deemed to be insured under the USL liability insurance coverage if:

- Step #1: The team has a written policy that requires each player or coach to provide proof of USL membership in order to register for the season; that membership must be in effect for the entire season
- Step #2: The team demonstrates compliance by having a systematic approach to verifying USL for each player and coach before any participant is allowed to participate in any practices or games

Member Leagues shall be deemed to be insured under the USL liability insurance coverage if the league:

- Step #1: Establishes a written policy requiring that all participants on all teams (players and coaches) be current members of US Lacrosse; and
- Step #2: Requires each team in the league to follow the registration guidelines indicated above.

Suggested Procedure for Handling the 2-Step Guidelines: US Lacrosse's suggested procedure that teams can adopt in order to meet the above guidelines is to implement the following two steps:

1. Written Policy of Membership Requirement

- Include written guidelines in the by-laws that all participants are required to be current members of US Lacrosse in order to participate
- The registration forms for the team or league should require proof of USL membership (ID # and expiration date or copy of their card) in order to participate in any practices or games

2. Systematic Approach to Membership Verification

- Appoint a Team Registrar whose job is to check that all participants have provided proof of USL membership prior to the first team practice
- Team Registrar maintains copies of registrations forms and verifies membership status through US Lacrosse's website
- Coaches do not permit any player to participate until they are cleared by the Team Registrar
- Team Registrar performs a mid-season spot check to determine if any players are participating on the team who are not on the verified membership list

Additional Suggestions:

- **Note that there are 3 different methods of registering your team or league on the US Lacrosse website. Choose the one that is right for you by going to the USL web site at: www.USLacrosse.org/program_admin/forms.phtml.**
- It is suggested that the league require all participants to join US Lacrosse individually first, and then show their proof of membership in order to register with the league. This way, the individuals are responsible for their own memberships. This helps minimize the work of the team/league who would otherwise batch all membership forms to be sent in at a later date and, as such, eliminates the time lapse between participants signing up with the league vs. the actual effective date of their membership (which could be weeks later when the program administrator mails in the registrations to US Lacrosse).
- Registration/applications for the league/team should be done prior to each season (rather than annually) to ensure that each membership is valid for the upcoming season of play.

US Lacrosse Waiver Forms - by Membership Category

Player Waiver

(SIGNATURE IS REQUIRED FOR ACCEPTANCE OF MEMBERSHIP) In consideration of my membership as a Player in US Lacrosse, and my participation in US Lacrosse recognized or sanctioned events, I agree to the following:

Waiver and Release: I am fully aware of and appreciate the risks, including the risk of catastrophic injury, paralysis and even death, as well as other damages and losses, associated with participation in a lacrosse event. I further agree on behalf of myself, my heirs, and personal representatives, that US Lacrosse, the host organization, and sponsors of any US Lacrosse recognized or sanctioned event, along with coaches, officials, referees, umpires, volunteers, employees, agents, officers and directors of these organizations, shall not be liable for any injury, loss of life or other loss or damage occurring as a result of my participation in the event. I understand this waiver includes any claims based upon negligence, action or inaction of any of the above parties.

Medical Attention: I hereby give my consent to US Lacrosse and the host organization of any US Lacrosse recognized or sanctioned event to provide, through a medical staff of its choice, customary medical/athletic training attention, transportation and emergency medical services as warranted in the course of my participation in US Lacrosse recognized or sanctioned events.

Readiness to Compete: I will only participate in those US Lacrosse competitions or activities in which I believe I am physically and psychologically prepared to participate.

Code of Conduct: I have read and agree to all terms in the Code of Conduct on the second page of this form, especially with regard to my responsibilities as a Player.

Participant Primary Medical Insurance Carrier: _____ Policy Number:

Signature of Participant

Date

FOR ANY PARTICIPANT WHO IS NOT YET 18 YEARS OLD: As legal guardian of this participant, I hereby verify by my signature below that I have read and fully understand each of the above conditions for permitting my child to participate in any US Lacrosse recognized or sanctioned event, and I accept each of the above conditions, especially the waiver and release set forth in paragraph one.

Signature of Parent/Guardian

Printed Name of Parent/Guardian

Date

Coach Waiver

(SIGNATURE IS REQUIRED FOR ACCEPTANCE OF MEMBERSHIP) In consideration of my membership as a Coach in US Lacrosse, and my participation in US Lacrosse recognized or sanctioned events, I agree to the following:

Waiver and Release: I am fully aware of and appreciate the risks, including the risk of catastrophic injury, paralysis and even death, as well as other damages and losses, associated with participation in a lacrosse event. I further agree on behalf of myself, my heirs, and personal representatives, that US Lacrosse, the host organization, and sponsors of any US Lacrosse recognized or sanctioned event, along with coaches, officials, referees, umpires, volunteers, employees, agents, officers and directors of these organizations, shall not be liable for any injury, loss of life or other loss or damage occurring as a result of my participation in the event. I understand this waiver includes any claims based upon negligence, action or inaction of any of the above parties.

Medical Attention: I hereby give my consent to US Lacrosse and the host organization of any US Lacrosse recognized or sanctioned event to provide, through a medical staff of its choice, customary medical/athletic training attention, transportation and emergency medical services as warranted in the course of my participation in US Lacrosse recognized or sanctioned events.

Readiness to Compete: I will only participate in those US Lacrosse competitions or activities in which I believe I am physically and psychologically prepared to participate.

Code of Conduct: I have read and agree to all terms in the Code of Conduct on the second page of this form, especially with regard to my responsibilities and duties as a coach.

Participant Primary Medical Insurance Carrier: _____ Policy Number:

Signature of Participant

Date

FOR ANY PARTICIPANT WHO IS NOT YET 18 YEARS OLD: As legal guardian of this participant, I hereby verify by my signature below that I have read and fully understand each of the above conditions for permitting my child to participate in any US Lacrosse recognized or sanctioned event, and I accept each of the above conditions, especially the waiver and release set forth in paragraph one.

Signature of Parent/Guardian

Printed Name of Parent/Guardian

Date

Official's Waiver

(SIGNATURE IS REQUIRED FOR ACCEPTANCE OF MEMBERSHIP) In consideration of my membership as an Official in US Lacrosse, and my participation in US Lacrosse recognized or sanctioned events, I agree to the following:

Waiver and Release: I am fully aware of and appreciate the risks, including the risk of catastrophic injury, paralysis and even death, as well as other damages and losses, associated with participation in a lacrosse event. I further agree on behalf of myself, my heirs, and personal representatives, that US Lacrosse, the host organization, and sponsors of any US Lacrosse recognized or sanctioned event, along with coaches, officials, referees, umpires, volunteers, employees, agents, officers and directors of these organizations, shall not be liable for any injury, loss of life or other loss or damage occurring as a result of my participation in the event. I understand this waiver includes any claims based upon negligence, action or inaction of any of the above parties.

Medical Attention: I hereby give my consent to US Lacrosse and the host organization of any US Lacrosse recognized or sanctioned event to provide, through a medical staff of its choice, customary medical/athletic training attention, transportation and emergency medical services as warranted in the course of my participation in US Lacrosse recognized or sanctioned events.

Readiness to Compete: I will only participate in those US Lacrosse competitions or activities in which I believe I am physically and psychologically prepared to participate.

Code of Conduct: I have read and agree to all terms in the Code of Conduct on the second page of this form, especially with regard to my responsibilities and duties as a coach.

Participant Primary Medical Insurance Carrier: _____ Policy Number:

Signature of Participant

Date

FOR ANY PARTICIPANT WHO IS NOT YET 18 YEARS OLD: As legal guardian of this participant, I hereby verify by my signature below that I have read and fully understand each of the above conditions for permitting my child to participate in any US Lacrosse recognized or sanctioned event, and I accept each of the above conditions, especially the waiver and release set forth in paragraph one.

Signature of Parent/Guardian

Printed Name of Parent/Guardian

Date

International Member Waiver

INSTRUCTIONS:

1. For participants 18 years of age or older, please read the statement below before completing and signing this waiver and release.
2. Parents or guardians of participants under 18 years of age should read the statement below before signing the parent/guardian acknowledgement.

AGREEMENT:

In consideration of my participation in lacrosse activities sponsored by US Lacrosse and its affiliated associations, I acknowledge, agree to and understand that:

1. WAIVER & RELEASE OF LIABILITY: I am full aware of and appreciate the risks, including the risk of catastrophic injury, paralysis and even death, as well as other damages and losses, associated with participation in a lacrosse event. I further agree on behalf of myself, my heirs and personal representatives, that US Lacrosse and its affiliated organizations, event hosts and sponsors, along with the coaches, volunteers, employees, agents, officers and directors of these organizations shall not be liable for any injury, loss of life or other loss or damage occurring as a result of my participation in the event, or as a result of equipment that may be provided to me for these activities. I understand this waiver includes any claims based upon negligence, action or inaction of any of the above parties.

2. READINESS TO COMPETE: I will only participate in those lacrosse competitions for which I believe I am physically and psychologically prepared to compete.

3. CODE OF CONDUCT: I have read and agree to all terms of the US Lacrosse Code of Conduct, especially with regard to my responsibilities as a player.

4. ACCIDENT INSURANCE: I understand and agree that, as an International member of US Lacrosse, I am not eligible for the excess medical accident insurance and will rely on my own health insurance or other means to cover any medical, dental or other related expenses incurred as a result of my participation in this event. Specifically, I understand that any such medical costs are my responsibility and will not be covered by US Lacrosse, its affiliates or event sponsors.

5. MEDICAL ATTENTION: In the event of emergency, I hereby give my consent to US Lacrosse and event sponsors to provide customary medical attention, transportation and emergency medical services as warranted in the course of my participation in this event. I understand that the costs of any such medical treatment are my responsibility, as referenced in #4 above.

MEMBER PARTICIPANT NAME: _____

ADDRESS: _____

SIGNATURE: _____ DATE: _____

PARENT/GUARDIAN NAME (for members under 18 years old): _____

PARENT/GUARDIAN SIGNATURE: _____ DATE: _____

Non-Member Waiver

(SIGNATURE IS REQUIRED IN ORDER TO PARTICIPATE) In consideration of my participation in US Lacrosse recognized or sanctioned events, I agree to the following:

Waiver and Release: I am fully aware of and appreciate the risks, including the risk of catastrophic injury, paralysis and even death, as well as other damages and losses, associated with participation in a lacrosse event. I further agree on behalf of myself, my heirs, and personal representatives, that US Lacrosse, the host organization, and sponsors of any US Lacrosse recognized or sanctioned event, along with coaches, officials, referees, umpires, volunteers, employees, agents, officers and directors of these organizations, shall not be liable for any injury, loss of life or other loss or damage occurring as a result of my participation in the event. I understand this waiver includes any claims based upon negligence, action or inaction of any of the above parties.

Medical Attention: I hereby give my consent to US Lacrosse and the host organization of any US Lacrosse recognized or sanctioned event to provide, through a medical staff of its choice, customary medical/athletic training attention, transportation and emergency medical services as warranted in the course of my participation in US Lacrosse recognized or sanctioned events.

Readiness to Compete: I will only participate in those US Lacrosse competitions or activities in which I believe I am physically and psychologically prepared to participate.

Code of Conduct: I have read and agree to all terms in the Code of Conduct on the second page of this form.

Participant Primary Medical Insurance Carrier: _____ Policy Number:

Signature of Participant

Date

FOR ANY PARTICIPANT WHO IS NOT YET 18 YEARS OLD: As legal guardian of this participant, I hereby verify by my signature below that I have read and fully understand each of the above conditions for permitting my child to participate in any US Lacrosse recognized or sanctioned event, and I accept each of the above conditions, especially the waiver and release set forth in paragraph one.

Signature of Parent/Guardian

Printed Name of Parent/Guardian

Date

Protecting against Sexual Abuse and Harassment:

Physical and Sexual Harassment/Abuse is both widespread and hidden. It is an area of sports risk management that must be addressed by all lacrosse programs, following the guidelines set forth below. Most vulnerable to harassment or abuse are participants of a group who are susceptible to being influenced by a person in a position of trust, power or authority. They must be protected by the policies and standards of care set forth by US Lacrosse.

The US Lacrosse general liability policy includes coverage for sexual abuse in the event that US Lacrosse, its member affiliates or other members are sued as a result of an incident involving sexual abuse or molestation. Note that the policy specifically excludes coverage for individuals involved in any criminal acts, but the coverage does protect others who may be sued for failure to provide adequate supervision, failure to do background checks or other allegations stemming from the incident. In other words, US Lacrosse, its Chapters, board members, staff, volunteers and other insured persons or insured entities will have the protection of the US Lacrosse Liability plans if they are sued for their vicarious liability with regard to an incident involving abuse.

US Lacrosse Guide to Risk Management of Sexual Harassment and Abuse

1. Goal: Protect players and stem the rise in claims alleging sexual abuse of players and prevent future incidents from occurring through education, communication and by establishing clear guidelines of behavior for coaches, players and volunteers.

2. Educate coaches, players and parents about Sexual Abuse in sports

In amateur sports, claims involving sexual harassment or sexual abuse fall into three distinct categories.

- Abuse by a sexual predator
- Abuse of a minor categorized as a "love relationship" or "consensual relationship"
- Abuse that occurs as a result of hazing or team initiation

3. Why are Athletes Vulnerable? The nature of sports can provide the potential for abusive situations to occur. Certain aspects of sports activities create opportunity for abuse to occur. These examples refer to coaches, but the predator could be any person in authority within a sports organization.

- Close, often personal, interaction between coaches and athletes, particularly at elite levels
- Imbalance of power and age between coaches and athletes, compounded by the fact that players are conditioned to follow the coach's direction
- The athlete may feel his or her future success depends on getting the coach's approval and recommendations
- Frequent travel (to tournaments or away games) or simple transportation of athletes (to and from practice or games), where the coach has the opportunity to be alone with the player
- Coaches have high status, high degree of success and players want to emulate them and please them
- Coaches are grooming the players for success in their sport; for those with malicious intent, they may easily go to the next level of grooming a player to participate in a sexual relationship
- No witnesses to the acts of abuse – player's word against the coach
- In some cases, organizations have no established procedures for making a formal complaint against a coach or volunteer

4. Risk Management of Sexual Abuse: There are many steps that youth sports organizations can take to minimize the threat of sexual abuse

- a) Adopt a Zero-Tolerance Policy against Abuse

- Serves as a deterrent to those with malicious intent
- Outlines the league's policies with regard to coaches' duties, behavior, chaperoning activities, etc.
- Puts all coaches and volunteers on notice regarding the league's position on abuse and what the consequences will be for those who violate that policy

Benefit: *Deters sexual predators from joining organization in the first place; gets parents, coaches and volunteers thinking about protecting children from sexual abuse; and may make coaches and others think twice before behaving inappropriately with players.*

b) Perform Criminal Background Checks on all coaches and volunteers

US Lacrosse has partnered with the National Center for Safety Initiatives (www.NCISafe.com) as the endorsed company to perform background checks.

Benefit: *Deters sexual predators from joining organization; reinforces commitment to Zero-Tolerance within organization; and most importantly, reveals those with felonies or crimes of violence or abuse who should not be working with children.*

c) Educate coaches, parents and participants about sexual abuse. Talk about:

- What is appropriate and inappropriate behavior for a coach?
- What is appropriate and inappropriate behavior for a player? (All parents should have this conversation with their child so their players will recognize "wrong" behavior when it happens)
- What should a person do if they are involved in an abusive situation?
- What should a person do if they suspect a situation involving abuse has occurred or is ongoing?

Benefit: *These discussions communicate league's policy on abuse; raise awareness of abuse and its effects, and makes the players aware of what inappropriate behavior is; may deter predators from joining league or from abusing children within the league; may make coaches think twice before entering into a "relationship" with a player.*

d) Enforce the Buddy System: Players should never go anywhere alone during practices, games or while traveling with the team. Similarly, two adults should always be present at every activity. No coach should ever be alone with a player – to protect the player and to protect the coach from potential false accusations.

Benefit: *Continues to enforce league's position on protecting children and on keeping coaches behavior in line; communicates to players, coaches and parents what is acceptable coaching behavior.*

e) Carefully monitor overnight travel

- Make sure you have enough chaperones (Minimum 1:8 player to chaperone ratio)
- Who are the chaperones? If you do background checks on volunteers within the league, then chaperones should be included in those checks before being allowed to participate.
- Set a clear policy against drinking or drug use. If traveling internationally, drinking age limits vary in different countries and players may have more access to alcohol. The consumption of alcohol, in addition to the "freedom" of being away from home, can lead to abusive situations.
- Actively discourage overnight team parties at the coach's house.

Benefit: *Enforces league's position on keeping kids safe; establishes the minimum expectations of behavior while traveling; keeps players and coaches from excessive interaction outside of games and practices.*

f) Set a strict No-Hazing policy and communicate it throughout the organization. The policy should include education on the dangers of hazing and set forth strict penalties within the league for those who participate in hazing rituals. This policy and its ramifications should be communicated to all parents as well in order to give them the opportunity to discuss these potentially dangerous activities with their child.

Benefit: *Educates players, coaches and parents on the dangers of hazing; establishes consequences for those who participate in hazing activities; enforces league's position on keeping kids safe in sports.*

Appendix II: Medical, Facility, Safety, Emergency Plans

Emergency Procedures: Medical Emergency & Facility Evacuation

I. Creating an Emergency Plan

1. Establish written Emergency Procedures, using these checklists as a guideline. These procedures outline the responsibilities of the Emergency Response Team during a crisis.
2. Complete the information in the Emergency Plan form for each team in your league. If the team uses more than one facility, set up a separate Emergency Plan for each field, facility or venue.
3. Designate the Emergency Response Team and obtain the appropriate contact information for each member.
4. Give a copy of the Emergency Plan to each member of the Emergency Response Team and make sure each person understands their role.
5. Obtain a Participant Medical Emergency Card for all participants on your team (see Section VII of the Emergency Plan form).
6. Keep a copy of the Emergency Plan in a binder, along with copies of each participant's Emergency Medical Card, the Emergency Plan Checklist and the Incident Report forms. Have this binder ON HAND at every practice, game and sponsored activity for quick access to this important information.

II. Emergency Medical Procedures

The Emergency Procedures outline the responsibilities of each person on your Emergency Response Team in the event of a crisis. Review and update these procedures regularly with your Emergency Response Team so that everyone knows what is expected should an emergency situation arise.

1. Provide immediate care to the injured or ill participant or spectator. The most qualified individual(s) on the Emergency Response Team should handle this, if medical personnel are not on-site.
2. Retrieve Emergency Equipment or supplies.
3. Call for HELP. Assign different individuals to make these calls where possible, as the person calling 911 must stay on the line until the operator says to hang up.
 - a) Call 911- Provide name, address, telephone number; information on the emergency -- number of individuals injured/ill, condition of individuals, first aid treatment; give specific directions to location; and stay on the line until EMS operator tells you to hang up.
 - b) Call on-site medical staff for immediate assistance, if available.
 - c) Call Campus Security/Police, if available.
4. Provide EMS with complete directions to the scene of the emergency.
 - a) Designate specific individual to open locked entrances or gates to facility.
 - b) Designate a person to flag down EMS and direct them to the scene.
5. Crowd Management:
 - a) Get other participants and spectators to safety, if additional threat is present.
 - b) Limit the scene of emergency treatment to first aid providers only.

III. Emergency Facility Evacuation

In the event of an emergency, evacuating the premises may be necessary. Emergencies may include, but not be limited to, fire, bomb/terrorist threat, weather emergency or person with a weapon.

1. Facility Evacuation: Pre-Emergency Planning
 - A. Evacuation Alarm - Designate a signal for emergency evacuation
 - B. Meeting Area - Set a pre-arranged meeting place away from the facility where all participants will meet upon leaving the facility
 - C. Appoint Emergency Response Team
 - D. Assign Emergency Response Team duties
 - 1) Notify teams/attendees of evacuation procedures, in advance
 - 2) Assist in clearing facility during emergency

- 3) Direct people to designated meeting area(s)
- 4) Assist those with special needs
- 5) Account for all participants at meeting area(s)
- 6) Each member has a copy of Emergency Plan, including:

- b. maps of exit routes
- c. location of meeting areas
- d. phone numbers for Response Team members, Athletic Trainer and EMS

7) Establish inter-team communication via walkie-talkie and/or cell phone Staging Area - place where fire, police and EMS will organize to deal with emergency

2. During an Emergency: General Evacuation Procedures

- A. Do not panic
- B. All required to evacuate when alarm sounds
- C. Call for HELP (911: Fire, Police, EMS)
- D. Emergency Response Team goes into action, managing evacuation process
- E. Close doors when leaving rooms
- F. Leave through nearest unblocked exit (check maps, if possible)
- G. Do not use elevators
- H. Do not open doors that are warm/hot to the touch; find another exit
- I. Avoid smoke-filled areas, if possible; stay down low, if you must travel through smoke
- J. Report to meeting area(s)
- K. Account for all participants and attendees

3. Special Circumstances

A. Weather Related

- 1) Monitor Weather forecast
- 2) Plan for weather emergencies
- 3) Official/Coaches assume responsibility for stopping play according to the rules governing the competition
- 4) Game manager must evacuate game participants and spectators at the official stoppage of play
- 5) Metal bleachers, metal stadium standards, fences and goals create the greatest danger during thunderstorms
- 6) Evacuate to a safe indoor or permanent, non-metal covered area (private automobiles can be an alternative)
- 7) It is safe to return to the event on the advice of a weather monitor or 20 minutes after the last heard thunder

3. General Procedures / Indoor Facilities

1. All required to evacuate when alarm sounds
2. Call fire/police/EMS
3. Close doors when leaving rooms
4. Leave through nearest unblocked exit
5. Do not use elevator – if available
6. Do not open doors that are warm/hot to touch; use another exit
7. Do not move through smoke filled areas to exit; use another exit
8. Report to assigned meeting area

A. Trapped by smoke/fire/building damage

- 1) Do not panic
- 2) Close doors and windows
- 3) Block doorway cracks, vents, etc., with wet towels, clothing or other materials
- 4) Call 911 and report your location and the number of people with you

- 5) Contact Emergency Response Team via phone or walkie-talkie and report your location and number of people with you
- 6) If possible, go to window and hang an article of clothing or other signal to indicate your presence
- 7) If room becomes smoky, cover mouth and nose with wet cloth and stay close to the floor

B. Bomb or Terrorist Threat

- 1) Do not panic
- 2) Note exact time and words used by caller
- 3) Write down details of call as soon as possible:
 - a. Describe threat
 - b. If explosive, when is it set to explode?
 - c. Where is it located?
 - d. What does it look like?
 - e. What will cause or trigger the explosion?
 - f. Did caller place the bomb or device?
 - g. What is the caller's name?
 - h. What is caller's address or location?
 - i. What is caller's affiliation?
- 4) Note characteristics of caller's voice: Male/female, accent, lisp, etc.)
- 5) Note any background noise
- 6) If digital display/caller id, note the information on the display
- 7) Call Police immediately - stay on the line until they tell you to hang up
- 8) Notify Emergency Response Team
- 9) Begin General Evacuation Plan
- 10) If you see any suspicious package or person while leaving, inform police/security what you saw and where
- 11) Do not re-enter building until told to do so by security or police

C. Person with Weapon

- 1) Do not panic
- 2) If weapon is in immediate vicinity
 - a. Act quickly and deliberately to evacuate through nearest unblocked exit, without pulling alarm
 - b. Call 911/Police
 - c. Go to protected meeting place away from facility
 - d. Account for all participants
 - e. If you are NOT able to evacuate:
 - i. Conceal and protect yourself and participants as much as possible
 - ii. Move away from doors and windows
 - iii. Lock doors and windows, if possible; close shades or curtains
 - iv. Hide under enclosed counters, seating, desks
 - v. Call 911/Police; inform them of your location and how many people are with you
 - vi. Communicate with Emergency Response Team, if possible
 - vii. When and if possible, leave area by nearest exit
 - viii. If not possible, wait quietly for police rescue
 - ix. DO NOT ATTEMPT to aggressively deter unstable person with weapon
- 3) If weapon is not in immediate vicinity
 - a. Call 911/Police
 - b. Begin General Evacuation procedures without pulling alarm
 - c. Move swiftly to protected meeting place away from facility
 - d. Account for all participants at meeting place

D. Preventing Crowd Control Problems

- 1) Identify characteristics of expected audience to determine likely behaviors
- 2) Schedule activities to avoid periods of high crowd congestion and mass movement
- 3) Have security or ushers dressed in order to be clearly visible
- 4) Make provisions for a good public address system
- 5) Emergency Response Team should outline emergency plan for security, ushers, ticket takers and concession personnel
- 6) Provide walkie-talkies and/or cell phones to security and Emergency Team

- 7) Establish hand signals or other non-verbal means of communication for ushers and concession personnel to request help
- 8) Inspect facility to make sure no fire hazards are present
- 9) Check that all doors and exits are accessible and clearly marked
- 10) Check that attendance does not exceed capacity

- 11) Develop contingency plan if crowd gets unexpectedly large

- 12) Place staff in strategic areas where they can quickly respond to trouble
- 13) Arrange for adequate numbers of admissions areas, concession stands and rest rooms to avoid long lines/long waits
- 14) Establish procedures to quickly remove anyone who is: intoxicated, throwing things, being hostile or displaying other aggressive or disruptive behavior

Note: these guidelines are not legal advice, nor are they intended to be complete or definitive in identifying all hazards associated with emergency or safety procedures, in preventing crisis situations in your sports program, or in complying with any safety-related regulations or other laws.

Creating a US Lacrosse Emergency Medical Plan

TEAM/LEAGUE NAME: _____

FACILITY/VENUE NAME: _____

FACILITY ADDRESS: _____

This plan was created on: _____

I. Creating an Emergency Medical Plan

1. Establish written Emergency Procedures (see separate Emergency Plan Checklist). These procedures outline the responsibilities of the Emergency Response Team during a crisis.
2. Designate the Emergency Response Team and obtain the appropriate contact information for each member.
3. Complete this form for each team in your league. If a team plays on multiple fields or facilities, create a separate form for each facility/venue used.
4. Give a copy of the Emergency Plan to each member of the Emergency Response Team and make sure each person understands their role.
5. Obtain a Participant Medical Emergency Card for all participants on your team (see Section VII).
6. Keep a copy of the Emergency Plan in a binder, along with copies of each participant's Emergency Medical Card, the Emergency Plan Checklist and the Incident Report forms. Have this binder ON HAND at every practice, game and sponsored activity for quick access to this important information.

II. The Emergency Response Team

List the names of coaches, managers, and the certified athletic trainer who will be on site for practices, games & activities. These members of your organization will make up your Emergency Response Team. Also list other medical or emergency staff accessible to the team/league (ie., school's medical staff on-site, team doctors, campus police, etc.), who may provide additional assistance.

COACH 1

NAME: _____ CELL PHONE: _____

ADDRESS: _____

COACH 2

NAME: _____ CELL PHONE: _____

ADDRESS: _____

ASS'T COACH/MANAGER

NAME: _____ CELL PHONE: _____

ADDRESS: _____

ATHLETIC TRAINER

NAME: _____ CELL PHONE: _____

ADDRESS: _____

ON-SITE MEDICAL STAFF

NAME: _____ PHONE: _____

ADDRESS: _____

CAMPUS SECURITY

NAME: _____ PHONE: _____

ADDRESS: _____

OTHER

NAME: _____ PHONE: _____

ADDRESS: _____

III. Emergency Medical Communication

In addition to coaches' and managers' cell phones, list the nearest land-line phone number at the facility and indicate its location below:

ON-SITE PHONE # (LAND LINE): _____

PHONE LOCATION: _____

IV. Emergency Medical Training

Indicate which members of your team/league have training or certification in the following procedures:

Procedure	Certified Person's Name	Position	Cell Phone #
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General First Aid

CPR

AED (Defibrillator)

EPI-Pen Injections
(Epinephrine for Allergic reactions)

V. Emergency Medical Equipment

For each piece of equipment named below, indicate whether it is available at the site (Yes/No); who is responsible for it (does the coach normally carry the First Aid kit, or is it always maintained by the school infirmary's staff); and where is the equipment normally located.

Equipment Type	Yes/No	Person Responsible	Location
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First Aid/Trauma Kit (pg. 53)

Splint Kit

Spine Board

AED (Defibrillator)

EPI-Pen (Epinephrine)

VI. Facility/Venue Direction

Have directions available to read to EMS operator or police when calling for emergency assistance.

1. The _____ facility is located at _____ between _____ and _____ streets.
2. Notable landmarks are: _____
3. The quickest access to the playing field is via _____

4. The quickest access to the gymnasium or locker room area is via _____

5. Attach facility or campus map to this Emergency Plan, marked with access and exit routes. Ensure that all members of the Emergency Response Team know the quickest route to the nearest hospital or emergency medical facility.

VI. Participant Medical Emergency Card

For Youth and High School teams, an important part of the Medical Emergency Plan is to collect a Participant Medical Emergency Card from each player. Keep this data on hand at every lacrosse activity, as part of your Medical Emergency Plan binder. Have each participant's parent or guardian complete the form prior to the start of the season.

US LACROSSE PARTICIPANT MEDICAL EMERGENCY CARD (complete one for each participant)

Player Name _____ Address _____ City _____ State _____ Zip _____ Birthdate Mo: _____ Day _____ Yr _____ Age as of January 1 st _____ Home Phone _____ Person to notify if parents can't be reached: Name _____ Daytime phone _____ Name _____ Daytime phone _____	Father's Name _____ Father's Employer _____ Father's Daytime Phone _____ Mother's Name _____ Mother's Employer _____ Mother's Daytime Phone _____ Family Doctor _____ Doctor's Phone _____ Special information regarding medical history: _____ _____ _____
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CONSENT TO MEDICAL TREATMENT:

If the above named participant needs emergency medical treatment and neither parent nor the family doctor can be reached, consent is hereby granted for such emergency treatment as may be considered necessary in the opinion of the attending physician.

Signature of Parent/Guardian	Print Name	Date
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Generic First Aid Kit Contents:

The kit should be a waterproof container that can handle a lot of banging around and still be easy to open the lid. It should be on the field at every practice and game.

Along with the kit should be a container of ice; cooler of cold water and cups/individual water bottles with names marked on the bottles.

Medical information, parent contact phone numbers, allergy information should be kept in the kit.

No medication, including over-the-counter aspirin, ibuprofen, and Tylenol products shall be kept in the kit. Parents should ensure that athletes who need special medications shall have them at all practices and events. Coaches must be made aware of those special needs.

1. Contents card – taped on the lid of the kit.
2. Emergency contact numbers (ER, EMS) and emergency action plan – taped on the lid of the kit.
3. Wound Care Items:
 - a. Band-aids: strips, XLarge, – flexible (12 of each)
 - b. Appropriate antiseptic such as bacitracin or Neosporin (1)
 - c. Sterile water to clean the wound (1)
 - d. Non-latex disposable gloves (12)
 - e. Sterile gauze – regular (12) and non-adherent (6)
 - f. Plastic bag (may be red) to dispose of contaminated items
4. Hypoallergenic tape (3)
5. Antiseptic Wipes (box of 12)
6. Sunscreen (water repellent) (1)
7. Thermometer (1)
8. 3-inch elastic bandage (2)
9. Scissors (1)
10. Tweezers (1)
11. Zip-loc type baggies (6)
12. Insect Repellent (1)
13. Flashlight (small and working)
14. Paper/pen (1)
15. Contact Lens solution
16. CPR Mask - large pharmacies in first aid section
17. "Save A Tooth" solution/ Hank's Solution available from any dentist or Medco, Collins

Clean out the kit prior to each game so that it is fully stocked.

Some adult associated with the team should have a working cell phone.

US LACROSSE SPORTS/SCIENCE/SAFETY COMMITTEE DOCUMENT 11/11/2008

US Lacrosse Facility/Field Inspection Checklist

I. Facility and Field Risk Management

Risk Management helps organizations:

- Identify the sources of potential loss or damage
- Evaluate different ways to minimize the loss or damage, and
- Implement a plan of action to reduce the possibility of loss or damage in the future

Inspecting all facilities and fields used by your team or league is an important component of the risk management process. The condition of the facility or field contributes heavily to the overall safety of your participants. Therefore, ensuring the safe condition of the facilities and fields used by your teams should be a priority in your risk management program.

Before signing a rental agreement or lease, perform a visual inspection of all aspects of the facility or field complex. Use the following checklists to note any safety concerns you may have and make sure they are satisfactorily addressed before you sign the rental agreement. It is equally important to understand the terms of your contract or lease agreement, so that you know what you areas fall under your responsibility. Separate checklists are included for Facility Inspections, Field Inspections, Parking Inspections and Contract Evaluation.

NOTE: These guidelines are not legal advice nor are they intended to be complete or definitive in identifying all hazards associated with emergency or safety procedures, in preventing crisis situations in your sports program, or in complying with any safety-related regulations or other laws.

II. Facility Inspection and Safety Guidelines

Once you have made your inspection, resolve any inadequate areas or safety concerns with the facility owner before you sign the lease.

1. Location, accessibility and visibility of entrances and exits
2. Verify that floors, walkways, stairs and other surfaces are in good condition
3. Safety, construction and positioning of seating, bleachers and spectator areas
4. Condition of and access to locker rooms, restrooms and portable toilets (port-o-johns)
5. Condition, location and lighting of parking lots, including passenger pick-up/drop-off areas (see Section IV - Parking Lot Inspections for more information)
6. Handicap access - check entryways and exits; ramps, elevators and lifts; restroom access; parking
7. Concession stands - evaluate condition/quality of cooking, refrigeration and serving equipment
8. Security of ticket booth and concession stands, if cash transactions are being accepted
9. Lighting, electrical systems, heating and cooling systems; check emergency power source
10. Check fencing, barriers and perimeter areas
11. If playing or practicing indoors, ensure that sprinkler heads in gymnasium are caged or protected from errant balls
12. Poisons/Toxins: Inspect facility for toxic materials such as use of lead paint or toxic wood preservatives; ensure that hazardous materials, such as gasoline, cleaning agents, etc., are properly stored and locked up; and restrict use of fields immediately after applications of herbicides, pesticides and fertilizer.
13. Locate the nearest land-line telephone to the field and note its phone number
14. Medical facility on site
15. Security station on site
16. Communications station on site
17. Designated lost & found area
18. General housekeeping and cleanliness

III. Field Inspections and Safety Guidelines

A thorough inspection of the field, bleachers, outer buildings and restrooms should be done before the season begins. The field itself **MUST** be inspected by a coach **AND** official prior to the start of every practice or game.

1. The dimensions of the field should conform with the specifications established by US Lacrosse, which vary based on level of play
2. The entire playing field should be free of any holes, depressions, raised sprinkler heads and other hazards
3. Clear the field of stones, pieces of glass and other objects or debris
4. Spectators & seating: Check safety, construction and positioning of seating, bleachers and spectator areas. Make sure spectator areas are a safe distance from the field of play. Do not allow spectators to be on the playing field or to stand on the sidelines.
5. Light stanchions, fence posts and trees that are near the field of play should be properly cushioned or protected, and always be designated as "out of play" areas. All "out of play" areas should be cushioned or fenced off or, at minimum, marked by paint or chalk lines.
6. Inspect the condition of and access to locker rooms, restrooms and portable toilets (port-o-johns). If portable toilets are used, make sure they are positioned on level ground, away from inclines or depressions which may cause them to tip over.
7. Check condition, location and lighting of parking lots, including passenger pick-up/drop-off areas (see Section IV - Parking Lot Inspections for more information)
8. Handicap access - check entryways and exits; ramps; restroom access; parking
9. Concession stands - evaluate condition/quality of cooking, refrigeration and serving equipment
10. Check Security of ticket booth and concession stands, if cash transactions are being accepted
11. Inspect all fencing to make sure it is in good repair and free of protruding hazards or sharp edges
12. If the field is used for other sports, inspect for fixtures or equipment that may have been left by the previous user. **IMPORTANT NOTE:** If the field is used for soccer and portable goals are on the premises, **NEVER** allow players or others to play on, hang from or move the goalposts. Portable soccer goals are prone to tipping over, and have been responsible for catastrophic injuries and fatalities in recent years.
13. Find out if the facility is equipped with lightning detection equipment. Determine where the nearest shelter is from the field in the event of serious weather or other emergency conditions. Note that small, open shelters typically found on playing fields or parks will **not** provide adequate protection in the event of lightning. A house or substantial building offers the best protection from lightning strikes.
14. Poisons/Toxins: Inspect facility for toxic materials such as use of lead paint or toxic wood preservatives; ensure that hazardous materials, such as gasoline, cleaning agents, etc., are properly stored and locked up; restrict use of fields immediately after applications of herbicides, pesticides and fertilizer; and eliminate plant materials like poison ivy, and poison oak from fields and walkways, which could be harmful to people and pets.
15. Locate the nearest land-line telephone to the field and note its phone number
16. Locate the nearest medical facility, whether on-site or off-site
17. Check whether there is a security station on-site

IV. Parking Lot Inspections and Safety Guidelines

The parking lot is an area often overlooked in the risk management process. Whether or not your team is contractually liable for the parking area in your lease agreement, you can still be held liable for injuries or damages that occur in this area during your team's activities.

1. Post a sign stating that attendees are parking at their own risk and that your team/league is not responsible for any damage to or theft from vehicles parked during your activities.
2. Make sure parking area is far enough away from the field of play to minimize the potential for damage to vehicles.
3. Establish a Player Loading Zone by placing temporary signs during practices and games to indicate where cars should stop to load and unload passengers. This will help eliminate confusion for drivers and passengers. It will create a zone where motorists will expect to see pedestrians and therefore, they will know to slow down. To assist you in setting up a loading zone that is equipped to safely handle large numbers of people, contact your local police or sheriff's department for guidance.
4. Go Slow Zone - In addition to the Player Loading Zone, help alert motorists to the fact that children are present by putting up temporary signs in the parking lot that say "Children at Play" or "Slow: Children". Work

with your local city council, safety board or parks commission to put in speed bumps or road signs to assist in slowing traffic.

5. Make sure parking lot is clear of potholes, debris and other dangerous conditions. Report such problems immediately to the facility owner (or take care of them immediately if you are responsible for maintaining the parking lot under the terms of your contract).
6. Ensure that access to the parking lot and access to the field is not blocked by haphazard parking. Emergency vehicles must have quick, easy access to the facility or playing field in the event of an emergency.
7. For activities that are held at night (or until dusk), verify that the parking areas are well-lit. Proper lighting ensures that pedestrians and bicyclists can be spotted easily and from a distance by motorists. A properly lighted parking area also increases the personal security of those using the facility, and provides better protection for the vehicles.

These Parking Lot Safety guidelines are based on those developed and used by the American Youth Soccer Organization (AYSO).

US Lacrosse Policy on Lightning Safety

Background

Lightning occurs when a combination of natural weather conditions come together to create an electrical impulse. Lightning can occur many miles from the parent thunderstorm – outside the actual storm and visible thundercloud. Caution must be exerted as the storm approaches as for a substantial time period after the storm.

A thunderstorm is formed from three different components: cold air, moisture and atmospheric instability. As a thunderstorm moves through an area, it gathers positively charged particles from tall objects on the ground. The negatively charged particles in the cloud are attracted to the positively charged particles. A "stepped leader" develops from the cloud to the ground; the return charge is the lightning we see. While trees, poles and other objects can be a part of the electrical pathway, so can we!! The lightning charge may create heat as high as 50,000 degrees. It can contain up to 100 million volts of energy. While the energy of lightning is significant, death is generally a cardiac event.

Lightning and Sports

Approximately 1/3 of all individuals struck by lightning are involved in some type of recreational activity, either as a participant or as a spectator. According to the National Weather Service, there are approximately 66 fatalities from lightning strikes per year. Of those struck about 10% are killed and the other 90% are left with some degree of disability.

Lightning impacted the lacrosse community in May of 1991 at St. Albans in Washington, DC. Loss of life occurred when individuals took up shelter under a large tree. It is the obligation of all who participate in this great sport to educate and pre-plan for thunderstorms to prevent any future event.

The prevention of lightning casualties rides on one major premise – **EDUCATION!!** Educate the lacrosse community on the seriousness of lightning hazards, and the of practice lightning safety. Develop an emergency plan for action in the event of thunderstorms which are the precursors of lightning. Education and planning can result in the prevention of lightning casualties.

Recommendation of US Lacrosse

It is the recommendation of US Lacrosse that all organizations, facilities, teams, coaches et al develop an emergency action plan in the instance of thunderstorms, thunderstorms and lightning charges or simply lightning charges. (Note: Lightning cannot occur without thunder, the hearing of thunder is dependent on geography). Following are storm and lightning specific recommendations to place within one's emergency plan.

Emergency Plan

Prior to the individual practice/game, the outdoor weather should be noted. If a thunderstorm is imminent the practice/game should be suspended/postponed. Dark clouds, winds picking up in intensity, sounds of thunder, and lightning in the distance are enough clues that the weather is not conducive to good playing and spectating conditions. If the practice/game has begun, these signals should alert the coaches to suspend or postpone the event.

According to the National Athletic Trainer's Association (NATA), the emergency plan for lightning should comprise six segments. The emergency plan must take into consideration game and practice facilities. US Lacrosse Sports Science and Safety Committee recommend the following adjuncts to the NATA emergency plan. All of these recommendations should be in place prior to the first practice of the season.

1. Leaving the field of play (practice/game)

Rule books put the authority in the hands of the referee to make the call to leave the field in inclement weather. However, it is important that members of the coaching staff give appropriate input to the officials prior to the decision to seek safe shelter. At a practice, coaches are urged to use common sense to provide a safe environment for their charges.

2. Outside weather observer

A member of the coaching staff who has few responsibilities during practice/play, a member of the supervisory staff for the event, and other appropriate lacrosse related individuals shall advise the officials on the change of the weather. Parents, fans and like individuals with varied vested interests shall not be involved in this action.

3. Local Forecast

A member of the administrative staff, coaching staff or medical staff shall be assigned to monitor the weather forecast during the day. Changing weather conditions may make it necessary to bring in another individual to do the monitoring.

4. Shelter

When it becomes evident that shelter may be necessary, team officials should employ the "30-30 Rule." That is, when one sees lightning – one begins counting in seconds until one hears thunder. If one hears thunder in 30 seconds or less, go quickly to shelter. Keep in mind that this rule cannot prevent against the first lightning strike. And, outdoor activities which require moving large groups of people to a distant shelter will require more time than that allotted by the "30-30 Rule".

Safe shelter shall be inside a substantial building, away from doorways, windows. Baseball/Softball dugouts are not appropriate. The shelter shall be able to keep the athletes and fans comfortable for up to 1 hour or more. While less than ideal, an enclosed motor vehicle will suffice. Avoid contact with the steering wheel, ignition, keys and/or radio.

If one cannot get inside to a safe shelter, go to a lower elevation to minimize the risk. Stay away from fields, bleachers, trees, poles, light posts. Avoid unprotected open shelters, metal fences and structures. If still trapped outside where there is imminent risk of being struck, there are steps one may take. Imminent risk may be noted by the hair on arms and neck standing straight up, skin tingling, hearing a crackling sound. Move several feet away from another person and use the "lightning crouch" to minimize one's risk. Put the feet together, squat down, tuck the head and cover the ears. When immediate threat of lightning has subsided go to a safe shelter.

5. Suspension of Play

The recommendation from NWS, the NATA and the NFHS is that all athlete and fans shall remain in shelter for 30 minutes past the last lightning observed. US Lacrosse advises this waiting period.

6. Lightning detection devices

The technology today gives several options to athletic and recreational supervisors to employ for lightning detection. A caution however, these detectors rely on skilled installation and use. According to the National Weather Service (NWS) anecdotal evidence exists of systems failing to detect weak and/or intermittent lightning. There is also evidence of systems being installed incorrectly as well as used incorrectly. US Lacrosse Sport Science and Safety Committee will not recommend any particular manufacturer or lightning detection device. The purchase of any such safety equipment should be preceded by an evaluation of the needs of the program, training, geographical features of the facilities and designated users.

The recommendation of the NWS is to use these devices as a back-up to the "30-30 Rule." The National Lightning Detection Network (NLDN) works to detect lightning activity in some regions. Alerts to a pager, email or cell phone may be available in your area by a commercial vendor.

The best detection however, may be the old dictum, "If you hear it, fear it; if you see it, flee it." Watch the sky, be ready to vacate the fields should thunderstorms start to develop and avoid the threat of lightning strikes altogether.

Emergency Care for the Injured

In the unfortunate circumstance that someone should be struck by lightning there are three key points to remember:

1. Activate your emergency plan;
2. Treat the injured person for a cardiac emergency immediately: CPR, EMS, AED;
3. Note that the injured person is no longer a threat to the rescuer as there is no continuation of electrical impulse through the victim.

Continuing Education

Please take the time to review the National Athletic Trainer's Association "Position Statement: Lightning Safety for Athletics and Recreation" for a full global look at developing an emergency plan as well as general information. Also access the sports medicine handbooks from the NCAA and NFHS for background as well as the NOAA website and others. The more informed the more complete the plan.

References:

National Athletic Trainers' Association: www.nata.org
"Position Statement: Lightning Safety for Athletics and Recreation"
Walsh, K; Bennett, B; Cooper, MA; Holle, R; Kithil, R; Lopez, R;
Journal of NATA, 2000/Dec Vol 35, No. 4

Resources:

National Weather Service: www.lightningsafety.noaa.gov
National Federation of State High School Associations (NFHS): www.nfhs.org
NFHS Sports Medicine Handbook
National Collegiate Athletic Association (NCAA): www.ncaa.org
NCAA Sports Medicine Handbook
Lightning Strike and Electric Shock Survivors network: www.lightning-strike.org
The National Lightning Detection Network (NLDN): www.lightningsafety.com

US Lacrosse Policy on Concussion Management

Every year, players of all ages in all sports receive concussion injuries during games and practice. Characterized by an impairment of the brain's normal function and caused by violent shaking or jarring of the brain, concussions may cause alterations in cognitive function, vision, eye movement, facial movement, or speech. Contrary to popular belief, and despite ongoing design improvements, no helmet in any sport can prevent a concussion.

The study and treatment of concussions in athletes has received significant attention in recent years. A revitalized interest in concussion management is taking place in the fields of neurology, neurosurgery, neuropsychology, and sports medicine.

Toward that end, US Lacrosse has formed a strategic alliance with ImPACT Applications, Inc. (ImPACT) to launch a formal Concussion Management Program for lacrosse players that offers concussion testing, education, awareness, and state-of-the-art standards of care.

A new online resource at www.uslacrosse.org provides a wealth of concussion information, as well as access to the ImPACT™ Baseline Testing Program, a computerized series of neurocognitive tests that help determine the extent and severity of concussions. This program is designed to help the doctor of an injured player diagnose the severity of a concussion and determine a safe recovery time after which the athlete may return to play.

Online Concussion Management Program

ImPACT's Concussion Management Program is available to all levels of lacrosse players and teams through the US Lacrosse Web site. One of the key's to ImPACT's approach to concussion management is to compare an athlete's post-concussive performance and symptoms to a baseline (pre-concussion) level for that athlete. In order to do this, athletes must take a baseline ImPACT measurement prior to sustaining a concussion.

Typically, this can be done with a 20-minute online test at the beginning of preseason training or even a few months prior to season training. This user-friendly, Windows-based computer program can be administered by a coach, athletic trainer or physician with minimal training. It is important to have athletes complete the ImPACT test before they start any type of contact that might result in a concussion (e.g., drills, scrimmages, etc.). The online test is designed to measure cognitive functions, including: attention span, working memory, non-verbal problem solving and reaction time.

More About ImPACT

Headquartered in Pittsburgh, Pennsylvania, ImPACT Applications, Inc., is a provider of computerized neurocognitive assessment tools and services that are used by medical professionals to assist them in determining an athlete's fitness to return to play after suffering a concussion. At the current time, ImPACT is being used for concussion management services at more than 1,000 high schools, colleges, sports medicine centers, and professional teams throughout the world.

How to Get Started

Open the doctor locator page linked below, then click on your state. Find a clinic in your area and contact them to arrange your baseline testing session. Most ImPACT clinics charge around \$10 per baseline test. Ask the doctor if they have any discounts for US Lacrosse members or if there is a discount for testing the entire team. If you sustain any head trauma, you will want to return to that doctor for a post injury evaluation. He/she will have your baseline test on file for comparison.

Take the ImPACT Test

Contact ImPACT representative Labiba Russo at 954.693.8887 for more information.

Education

Go to www.uslacrosse.org/safety/concussion.phtml to learn more about the signs and symptoms of concussions and why it's important to get immediate care. There you will also find the links to ImPACT and a list of other resources for more information.

US Lacrosse Position Statement on Commotio Cordis

Adopted: January, 2008

Commotio Cordis is a rare but potentially catastrophic phenomenon that can result in sudden cardiac arrest. Commotio Cordis can occur when a blunt, but often relatively mild blow to the area of the chest directly over the heart occurs during a precise moment of the heart's cycle, leading to sudden cardiac arrest. Examples of the blunt object may include: baseball, lacrosse ball, hockey puck, fist, shoulder or knee.

The heart responds to the blow with an interruption of the electrical impulse, thus sending the heart into ventricular fibrillation. This causes insufficient blood flow, loss of oxygen to tissues and may result in death. The location of the blow (directly over the left ventricle of the heart); timing of the blow in the cardiac cycle (10 – 30 milliseconds prior to the peak of the T wave); and the force of the blow (most commonly at 35 – 40 mph) all contribute to a Commotio Cordis incident.

Statistics

The National Commotio Cordis Registry located within the Minneapolis Heart Institute Foundation reports 188 deaths attributed to Commotio Cordis from 1996 through the spring of 2007. Approximately 48% of Commotio Cordis deaths occurred during organized sports, and 39% of these fatalities occurred despite the wearing of some form of chest protection. Of the 188 fatalities, the mean age was 14.7 years, the age range from 7 weeks to 50 years, and 96% were male. Data from the Registry also indicates that only 19% of the individuals who experienced Commotio Cordis survived the incident.

As of May 2007, of the 188 cases of Commotio Cordis logged into the Registry, 8 (5% of the total) were male lacrosse players. Six of these athletes passed away, and two survived. Their ages ranged from 13 years to 22 years, and three were goalkeepers. Five of these players competed on the high school/junior high school level, and the other three competed at the collegiate level. The Registry has no record of Commotio Cordis occurring in a female lacrosse player and, for reasons not completely understood, only a small fraction of the 188 cases in the Commotio Cordis Registry involved females.

Research conducted by Drs. Mark Link and Barry Maron reviewed 32 athletes who suffered Commotio Cordis wearing some form of chest protection. These athletes were playing the following sports: baseball (3 catchers), ice hockey (14, including 2 goalkeepers), men's lacrosse (6, including 3 goalkeepers) and football (10). Twenty-eight of the athletes studied died and 4 survived. Other research conducted by Drs. Link and Maron indicates the effectiveness of timely CPR. Of 149 cases of Commotio Cordis reviewed in the study, 78 individuals were administered CPR in *less than 3 minutes*. Of these 78, 40 died, 16 survived for a short period of time in a coma and then died, and 22 survived. 56 of the 149 cases studied were given CPR *after 3 minutes*. Of these, one survived and the remaining 55 died. And of the 15 cases that *did not receive CPR* all passed away. This information clearly demonstrates the need for immediate assessment followed by CPR (3) if Commotio Cordis is suspected.

Studies completed by Dr. Link show that no current chest protection technology in any sport is effective in preventing Commotio Cordis (1). Dr. Barry Maron also reported that current chest protection is inadequate for this event at the American Heart Association annual meeting in 2006. (2)

Clearly quick recognition of Commotio Cordis and responsive action are critical to survival.

Recognizing Commotio Cordis and Taking Action

Recognition of Commotio Cordis occurring right in front of someone is unlikely. The scenario presents as the athlete sustains a blow to the center of the chest, may collapse immediately or walk a couple steps and then collapse. The first key to survival is the recognition of that collapse and entry into an Emergency Action Plan. Observers must quickly take action by checking breathing and pulse, activating the EMS system (call 911), send for the AED and initiate CPR if necessary. As soon as the AED arrives, apply the electrodes to assist in monitoring the athlete. It will be unclear the actual cause of the Sudden Cardiac Arrest (SCA) until the athlete is evaluated by a cardiologist.

According to the American Heart Association, each minute of delay in delivering a defibrillation shock to a cardiac arrest victim reduces the chances of survival by 10 percent. Other facts are:

- The average response time nationally for emergency medical personnel equipped with defibrillators is 10 minutes, making access to defibrillators on-site or in first-responder vehicles (police cars, fire trucks, etc.) extremely important.
- Even in the hospital setting, traditional resuscitation procedures many times result in significant delays before an SCA victim receives defibrillation therapy; consequently, survival averages from in-hospital sudden cardiac arrests are only 15%.
- Cardiopulmonary resuscitation (CPR) works to temporarily circulate blood to vital organs; however, CPR cannot restore a patient's heart to a healthy rhythm. The AHA states that the definitive survival treatment for an SCA victim is a defibrillation shock.
- Published studies have proven that early defibrillation, within the first few minutes of SCA, can save up to 74 percent of victims.

Recommended Plan for Lacrosse Teams and Leagues

US Lacrosse recommends that, along with CPR and AED training for all team personnel, the following steps should be taken in order to best prepare for the rare but potentially catastrophic Commotio Cordis incident:

1. Establish an emergency action plan, including the training of all coaches and team personnel in CPR with AED;
2. Provide quick and easy access to an AED;
3. Teach athletes to avoid being hit directly in the chest by a shot;
4. Educate all team personnel to recognize the mechanisms of Commotio Cordis;
5. Educate all team personnel in the need for IMMEDIATE CPR if Commotio Cordis is suspected. The longer the delay in beginning CPR and AED treatment, the greater the likelihood of loss of life;
6. Understand that the current chest protection models, although useful in preventing traumatic injury, will not eliminate the threat of Commotio Cordis*;
7. Require all protective athletic equipment to meet all appropriate safety standards, if they exist. NOCSAE, ASTM, HECC, PECC are such appropriate bodies.

*US Lacrosse will maintain information on its web site (www.uslacrosse.org) should any appropriate chest protection become available.

Sources:

- (1) Weinstock, Maron et al, "Failure of Commercially Available Chest Wall Protectors," Pediatrics 2006, 117:656-662.
- (2) Maron, Barry, November 13, 2006, AHA Meeting Remarks, Chicago.
- (3) Maron, Barry and Link, Mark, May 4, 2007, US Lacrosse Commotio Cordis Summit Remarks, Baltimore.
- (4) Link, MS, Maron, B, Wang, PJ et al, "Reduced Risk of Sudden Death fro Chest Wall Blows (C0mmotio Cordis) with Safety Baseballs", 2002, Pediatrics, 109:873-877.
- (5) Maron, Gohman, Kyle et al, "Clinical Profile and Spectrum of Commotio Cordis", JAMA 2002; 287:1142-1146.

Internet Resources:

Acompora Foundation: www.la12.org

Parent Heart Watch: www.parentheartwatch.org

US Lacrosse Sport Science and Safety Committee: www.uslacrosse.org/scienceandsafety

U.S. National Registry for Sudden Death in Athletes: www.suddendeathathletes.org

Tufts-New England Medical Center: www.tufts-nemc.org/medicine/card/commotiocordis.htm

Heat-Related Injuries ~ Prevention and Treatment

One of the biggest concerns for summer lacrosse players is preventing heat injuries. Heat-related injuries, such as heat exhaustion or heat stroke are emergency conditions that need immediate treatment and medical care. However, such incidents can be prevented with a few simple steps, which are described in this article to keep coaches, players and officials in the game.

What are Heat-related Injuries?

Normally, our bodies produce a tremendous amount of internal heat, which is cooled by sweating and expelling heat through the skin. When there is extreme heat, high humidity or vigorous activity in the hot sun, this cooling system may begin to fail, and allow heat to build up to dangerous levels. Heat injuries manifest themselves in a number of forms, from mild symptoms to life-threatening conditions.

- **Heat Cramps:** Heat cramps are muscle contractions, usually occurring in the calf or hamstring muscles. These contractions are forceful and painful. They are typically related to heat, dehydration, and poor conditioning. Treatment for cramps is simple: rest, drink water and get to a cool environment.
- **Heat Exhaustion:** Heat exhaustion stems from excessive heat and dehydration. Its symptoms can be detected in the appearance and activities of your players during practice or a game. The range of symptoms includes nausea, dizziness, weakness, headache, heavy perspiration, normal or low body temperature, weak pulse, dilated pupils, disorientation, and fainting spells. Treat heat exhaustion by getting the person to a cool or shady environment, drinking liquids and applying cool water or ice to the body. Most people respond to these treatments, but prompt attention is necessary in order to prevent the condition from progressing to heat stroke. More severely heat-exhausted patients may need IV fluids, especially if they cannot drink enough.
- **Heat Stroke:** Heat stroke, the most serious form of all heat-related conditions, is a life-threatening medical emergency. A person with heat stroke usually has a very high temperature (over 104 degrees) and along with the other symptoms above, may be delirious, unconscious or having seizures. These patients need to reduce their temperature quickly and must also be given IV fluids for rehydration. Take them to a hospital as quickly as possible – although cooling treatments need to be started immediately and continue until emergency medical personnel can take over. In addition to applying ice, another form of cooling in this case is “evaporative cooling” where the person is sponged or misted with cool water and fanned to encourage rapid evaporation.

Lacrosse Players are Vulnerable

Because lacrosse is a warm-weather running sport, lacrosse participants are at risk for heat illnesses – especially males and goalies with helmets. Coaches can take a number of steps to prevent heat-related injuries:

1. Recognize the dangers of playing in the heat.
2. Schedule regular fluid breaks during practice and games. Players should be hydrated prior to the start of games or practices and to continue to drink eight ounces of fluid every 20 minutes during the activity with water or sports drinks.
3. Players should avoid soda, caffeine drinks and alcohol before or during games, as these can promote dehydration.
4. Make player substitutions more frequently in the heat.
5. Have players wear light-colored, “breathable” clothing.
6. For boys & men, take “helmet breaks” every 30 minutes to ensure that heat in the helmets gets released. Just as your mother told you to wear a hat in winter so “90% of the heat would not be lost through the top of your head,” the converse is true in summer – wearing a helmet keeps in a great deal of heat that the body is trying to expel.
7. Use misting water sprays to keep players cool.
8. In the early part of the season, particularly in warm, humid climates, acclimate players slowly to the heat. Play at cooler times of day, and build up players’ tolerance to heat a little more each day. If you are attending a camp or tournament in a climate that is hotter than you are used to, go early (if possible) to help the team adapt and be vigilant about enforcing preventative measures.
9. And always, respond quickly if heat-related injuries occur.

Use of eyewear for USA and International Teams:

September 29, 2004

The US Lacrosse Insurance/Risk Management Committee has recommended the following in reference to the use of appropriately certified eyewear for the women's game. Eyewear has been mandated for use beginning in 2005 for anyone playing on a team based in the United States. (USL Women's Lacrosse Rule Book).

The wearing of ASTM certified/ PECC tested eyewear for international teams at US Lacrosse sanctioned events, while highly recommended, will not be mandated.

International teams playing at non USL sanctioned events and at varied venues in the USA, may find different requirements related to the use of eyewear. Those teams are urged to check local requirements before traveling to play in this country.

Foreign nationals participating on any team based in the United States will be required to wear the certified eyewear during competition. US Lacrosse sponsored/insured teams playing international teams, whether in the USA or in other countries, must continue to use the required eyewear when competing.

Approved by USL BOD Sept. 2004

Appendix III: Guidelines and "Best Practices:

US Lacrosse Code of Conduct

US lacrosse has partnered with the Positive Coaching Alliance to promote positive coaching and good sportsmanship for all levels of lacrosse. US Lacrosse has included the following "Lacrosse Code of Conduct" as part of its membership application to encourage and foster appropriate values in players, coaches, parents, officials and spectators. US Lacrosse believes that it should be a priority of every lacrosse player, team, program and league to "Honor the Game."

US LACROSSE CODE OF CONDUCT

Players, coaches, officials, parents and spectators are to conduct themselves in a manner that "Honors the Game" and demonstrates respect to other players, coaches, officials, parents, spectators and fans. In becoming a member of the lacrosse community an individual assumes certain obligations and responsibilities to the game of lacrosse and its participants. The essential elements in this "Code of Conduct" are HONESTY and INTEGRITY. Those who conduct themselves in a manner that reflects these elements will bring credit to the sport of lacrosse, themselves, their team and their organization. It is only through such conduct that our sport can continue to earn and maintain a positive image and make its full contribution to amateur sports in the United States and around the world. US Lacrosse supports the following behaviors for those who participate in the sport or are involved in any way with US Lacrosse. The following essential elements of the "Code of Conduct" must be followed:

- Sportsmanship and teaching the concepts of fair play are essential to the game and must be taught at all levels and developed both at home and on the field during practices and games.
- The value of good sportsmanship, the concepts of fair play, and the skills of the game should always be placed above winning.
- The safety and welfare of the players are of primary importance.
- Coaches must always be aware of the tremendous influence they have on their players. They are to strive to be positive role models in dealing with young people, as well as adults.
- Coaches should always demonstrate positive behaviors and reinforce them to players, parents, officials and spectators alike. Players should be specifically encouraged and positively reinforced by coaches to demonstrate respect for teammates, opponents, officials and spectators.
- Players should always demonstrate positive behavior and respect toward teammates, opponents, coaches, officials, parents and spectators.
- Coaches, players, parents and spectators are expected to demonstrate the utmost respect for officials and reinforce that respect to players/teammates. Coaches are also expected to educate their players as to the important role of lacrosse officials and reinforce the ideal of respect for the official to players/teammates.
- Grievances or misunderstandings between coaches, officials or any other parties involved with the sport should be communicated through the proper channels and procedures, never on or about the field of play in view of spectators or participants.
- Officials are professionals and are therefore expected to conduct themselves as such and in a manner that demonstrates total impartiality, courtesy and fairness to all parties.
- Spectators involved with the game must never permit anyone to openly or maliciously criticize, badger, harass or threaten an official, coach, player or opponent.
- Coaches must be able to demonstrate a solid knowledge of the rules of lacrosse, and should adhere to the rules in both the letter and the spirit of the game.
- Coaches should provide a basic knowledge of the rules to both players and spectators within his/her program. Attempts to manipulate rules in an effort to take unfair advantage of an opponent, or to teach deliberate unsportsmanlike conduct, is considered unacceptable conduct.
- Eligibility requirements, at all levels of the game, must be followed. Rules and requirements such as age, previous level of participation, team transfers, etc, have been established to encourage and maximize participation, fair play and to promote safety.

US LACROSSE SANCTIONING APPLICATION

THIS FORM IS TO BE UTILIZED FOR EVENT DIRECTORS OTHER THAN US LACROSSE STAFF WHO MAY BE DIRECTING AN EVENT INVOLVING A US NATIONAL TEAM.

(Mark – you may want to include the official USL version of this document with logos, formatting etc. – mine would not reproduce properly here)

For US Lacrosse Use Only	
Date Received	_____
Sanction #	_____

US Lacrosse National/Chapter _____

Region _____

Sanction Fee _____

Credit Card # _____

Exp. Date _____

Fee Enclosed _____

First-year event? Y / N (*circle one*) If not, what was the first year of the event? _____

Has this event ever received US Lacrosse sanction? Y / N If so, what year(s)? _____

Does the sponsoring organization have D&O Insurance coverage in place? Y / N

If this event has previously received sanctioning, are there any significant changes to the format?
(If yes, please explain on an accompanying sheet)

Type of Event

_____ Local _____ State _____ Regional _____ National _____ International

Name of Event _____

Date(s) of Event _____

Site and Address of Event _____

Description of Event (number of teams, level(s) of competition, etc.; attach a separate description, if possible):

Projected Participation Profile (*please provide number of participants*)

Youth Players (under 19)	_____ women's lacrosse	_____ men's lacrosse
Adult Players (19 and over)	_____ women's lacrosse	_____ men's lacrosse
Coaches	_____ women's lacrosse	_____ men's lacrosse
Officials	_____ women's lacrosse	_____ men's lacrosse
Domestic Teams	_____ women's lacrosse	_____ men's lacrosse
International Teams	_____ women's lacrosse	_____ men's lacrosse

NAME OF EVENT COORDINATOR: _____

US Lacrosse Affiliation: _____

Address _____

City _____ State _____ Zip _____

Work Phone _____ Home Phone _____ e-mail _____

I am a US Lacrosse member in good standing. I agree that the above event will be conducted according to the document, US Lacrosse Rules and Policies for Sanctioning. I assume responsibility for this event and agree to be held accountable for any irregularities that might occur. **IT IS MY RESPONSIBILITY TO VERIFY THAT ALL PARTICIPANTS, COACHES AND OFFICIALS ARE REGSITERED US LACROSSE MEMBERS.**

Signature of Event Coordinator Date US Lacrosse member number Exp.

Please return a signed original copy of this form, along with all accompanying documentation, to: **US Lacrosse Sanctioning Committee**, c/o US Lacrosse National Headquarters, 113 W. University Parkway, Baltimore, MD 21210

SUPPLEMENTAL INFORMATION (to be submitted with application)

1. Total number of Teams _____
2. Total number of Fields _____
3. Total number of Games _____
4. US Lacrosse-member Officials per game _____
5. Total number of US Lacrosse-member officials _____ Men _____ Women
6. Number of NATA Trainers per field _____
 - *Athletic Trainers must provide proof of certification and proof of professional liability coverage. These certificates must be sent to US Lacrosse 30 days prior to event.*
7. Total number of NATA certified trainers _____
8. Number of Ambulances on site _____
9. Number of EMTs on site _____
10. Number of AED's on site _____
11. Number of Vendors and Concessionaires _____
12. Attach a separate list of vendors and concessionaires, including name, business address, and type of business and product to be sold. In addition, each vendor must submit a certificate of insurance naming US Lacrosse and the event to be sanctioned as an Additional Insured. Each vendor must carry a general liability policy with a minimum limit of liability of \$1 million per occurrence/\$2 million aggregate, and a \$1 million Products/Completed Operations limit of liability. These certificates must be sent to US Lacrosse 30 days prior to the event.

EVENT RISK MANAGEMENT

1. Emergency Planning: Please complete from **Appendix II** of the Risk Manual titled "*US Lacrosse Emergency Plan for Teams & Leagues*" and include with this application. If your event is held in multiple locations, you will need to complete one Emergency Plan for each location used.
2. Please review the following documents and ensure that your event is in compliance with the guidelines shown: *US Lacrosse Risk Management Guide*; *US Lacrosse Emergency Procedures: Medical Emergency & Facility Evacuation*; *US Lacrosse Facility/Field Safety Inspection Checklist*.
3. Transportation:
 - a) If you are contracting out transportation services to a third party operator, please provide a copy of operator's certificate of insurance naming US Lacrosse and the sponsored event as an additional insured.
 - b) If you will be handling the transportation of participants, please describe steps taken to ensure that all drivers are licensed adults who have not been in violation of any state driving codes and are carrying appropriate limits of automobile liability insurance (minimum limit of liability \$300,000).

4. It is recommended that 15 passenger vans not be used for transportation of volunteers/teams.
5. Housing: Please describe housing arrangements, if handled by the event director on behalf of the participants. Describe facility(ies), contractual arrangement with facility, and scope of arrangement (limited to rooms only, includes meals, access to recreational facilities, access to swimming pools, etc.).

6. Auxiliary events: If your competition will include any auxiliary events (parade, awards ceremony, fireworks, halftime contests, etc.) please describe, including any additional security measures taken for such events.

II. US LACROSSE SANCTIONING CHECK LIST *(for US Lacrosse use only)*

	<u>Yes</u>	<u>No</u>	<u>N/A</u>
The following steps are required in order to be considered for US Lacrosse Sanctioning:			
1. Obtain and review the Sanctioning Definition, Risk Management Manual and other accompanying resources at least three (3) months prior to the event deadline	_____	_____	_____
2. Obtain a letter of support from your local chapter or regional affiliate of US Lacrosse and include this letter with your application.	_____	_____	_____
3. Complete the US Lacrosse Application for Sanctioning and Supplemental Application. Deadlines are as follows: three months in advance of the date for standard domestic competitions; three months in advance for domestic competitions in the US involving domestic and international teams, or international teams only; three months in advance for domestic competitions involving the US National Team(s).	_____	_____	_____
4. For international players participating in domestic events, insurance coverage must be verified that it is in place for all international players.	_____	_____	_____
5. For events held outside the US, supplemental 24-hour accident and sickness coverage must be purchased on behalf of US Lacrosse member participants.	_____	_____	_____
6. All players, coaches and officials participating in the competition are current members of US Lacrosse.	_____	_____	_____
7. All players must wear and use proper equipment as prescribed in the US Lacrosse Rules of Play.	_____	_____	_____
8. The application must include a completed Emergency Plan for each location used for your event and copies must be placed in the event site emergency care facility areas.	_____	_____	_____
9. Perform facility safety evaluation, as described in US Lacrosse Risk Management Manual	_____	_____	_____
10. Written contracts must be in place for facility use (defining specific areas to be used and covered by the agreement) as well as for vendors and concessionaires. For any services contracted out to a third party (transportation, concessions, sale of alcohol, etc.) the service provider must submit a certificate of insurance showing minimum limits of \$1 million and naming US Lacrosse and the event as additional insureds under their policy.	_____	_____	_____
11. Obtain proof of liability insurance from all NATA-certified Trainers.	_____	_____	_____
12. Submit copies or samples of all advertising or promotional materials that will use the US Lacrosse name or logo for approval by US Lacrosse prior to printing and distribution.	_____	_____	_____

13. Incidence reports must be available on site at each emergency care location.

14. Post-event responsibilities:

a. Report the results of International games to US Lacrosse directly after the event.

Yes **No** **N/A**

b. For any claims or incidents that may potentially result in a future claim, please complete a "US Lacrosse Incident Report" and send to Bollinger.

c. Please forward any comments or suggestions regarding this event to the US Lacrosse Event Director.

US Lacrosse GUIDELINES FOR FACILITY RENTAL CONTRACTS

Before signing a rental agreement or a facility waiver, the following procedures should be reviewed by the person or coach responsible for renting the fields or facility. Please be advised that you should not sign an agreement with a facility if you don't fully understand what the agreement means. Obtain legal advice in such circumstances.

1. Make a check of the fields or facility: Is the physical environment safe?
 - a. Parking areas designated and well lighted. Traffic patterns are acceptable.
 - b. Fields, playing surfaces in good condition and free of hazards.
 - c. Fencing and barriers are in place.
 - d. Bleachers are secure and in good condition.
 - e. Scoreboards are in working order.
 - f. Ease of evacuation during emergency situation.
 - g. Bathrooms available/clean.
 - h. Safe water supply.
2. Does the facility have an emergency plan?
 - a. Contacts for ambulance, police, fire
 - b. First aid kits available, AED, Ice
 - c. Evacuation routes clearly posted and exits marked.
3. Contract/Agreement Language:
 - a. Should include a hold harmless and indemnification protection for your organization.
 - b. Coach/league director/Parent should not indemnify the facility for the facility's negligence or responsibility nor indemnify the employees of the facility.
 - c. Accept responsibility only for your own action/omissions and conduct; and that responsibility should be limited to the specific areas you are leasing.
 - d. Do not accept responsibility/liability arising from the actions/omissions of other organizations: ie., the facility owner, other teams/leagues, vendors must provide proof of liability coverage and indemnify your organization.
 - e. A clear definition of the areas of the facility your organization is responsible for is important. Specify which fields/play areas, goals you are leasing and check to see if you are also responsible for surrounding areas (other fields, parking lots, bathrooms/concessions; playgrounds, etc.).
 - f. Clarify if you are responsible for the leased areas on a 24-hour basis, or just while your teams are on the field. You may want to consider purchasing 24 –hour Premises Liability to ensure you are properly covered for those times when your team is not on the field.
 - g. Include a clear definition of who is responsible for the maintenance and safety of the areas you are contracting.

Note: If the above criteria for a facility contract/waiver are not followed, it is possible that the organization renting the facility might be responsible for any and all damage to areas that should be the facility owner's responsibility: ie: plumbing, roofing, bleacher collapse.

4. Player Waivers and Certificates of Insurance:
 - a. If required by the facility, you should present them with a certificate of insurance naming the facility as an additional insured on your organization's insurance (if all of your participants and coaches are US Lacrosse members, then as a 100% registered entity you will automatically be covered for liability and can obtain such a certificate from US Lacrosse's Insurance Administrator, Bollinger).
 - b. All players should sign a waiver and release (including a hold harmless clause) that protects your organization from liability.
 - c. Ensure that all participants and coaches are members of US Lacrosse so that you know they are all protected for Accident and Liability Insurance; and so that the US Lacrosse Liability Insurance will extend to your organization as an entity in the event that you are named in a liability lawsuit.

FAQ's on Officials and Lacrosse

From US Lacrosse Insurance & Risk Management Committee

The US Lacrosse Insurance/Risk Management (I/RM) Committee has devised the following guidelines to answer the many questions that arise concerning game referees and umpires. Many of the recommendations in this document represent "best practices for lacrosse" that teams and leagues should follow in order to protect themselves, their participants and spectators on the field. We realize that sometimes it is not possible to follow these guidelines to the letter; however, to shield yourselves from claims of negligence and the possibility of severe injuries that can result from games that are not properly officiated, you should always strive for the highest level of safety for your lacrosse program.

Can we have non-US Lacrosse Officials at our games? Yes. Your games may be officiated by US Lacrosse Officials or non-US Lacrosse Officials. The US Lacrosse I/RM Committee strongly recommends that you always use *certified* officials who are trained in the rules of lacrosse. These officials may be certified by US Lacrosse, the Federation of International Lacrosse (FIL), National Federation of High Schools (NFHS), National Association of Sports Officials (NASO), NCAA or other certifying body. Further, for non-US Lacrosse Officials, it is important to confirm that they carry their own insurance for liability or lawsuits that may arise out of their officiating duties, since they are not covered by the US Lacrosse Insurance program.

Will my Insurance be invalidated if we don't have US Lacrosse Member Officials at our game? No. If your team is 100% registered with US Lacrosse, the teams' coverage (and that of your players and coaches) is still in force even if you do not have US Lacrosse member officials at the game. Officials are not considered members of a team or league, and as such, do not impact the 100% membership requirement for liability insurance to be in effect for the team itself to be covered.

If one of your members or your team is sued as a result of rough play or poor officiating that causes injury to a player, the US Lacrosse Liability coverage would provide protection to the members or your team for that claim. As indicated above, however, if the non-US Lacrosse official is also included in the lawsuit, there is no coverage for that official under the US Lacrosse liability policy.

If we don't have enough Officials for our game, can a coach or parent volunteer step in to help? From a risk management perspective, the answer here should be no – you should never ask a coach or parent to officiate a game. There are a number of reasons for this:

- 1) You are exposing your players to the potential hazards of playing in a game where the appropriate rules may not be properly enforced, and where you may be considered negligent for appointing an improperly trained official for your game.
- 2) There is no liability or accident coverage for the coach or the parent *unless he or she is registered as an Official with US Lacrosse*. The coach must be registered as a member Coach *and* an Official with US Lacrosse in order for the insurance coverage to extend to his/her officiating duties.
- 3) With an uninsured Official, your team or league is open to additional liability if the parent or coach volunteer is injured during the game and sues you.

If we don't use the recommended number of Officials for our game, does that affect the Liability Insurance? No – there is no specific limitation in the insurance policies stating how many officials you need on the field in order for coverage to apply. However, the rules of lacrosse are clear with regard to how many officials should be on the field at each level of play. By disregarding those rules, you are opening your team, league and coaches up to potential charges of negligence. From a risk management standpoint – to protect you from lawsuits and your players from injury – the best course of action is to follow the rules, and to use certified US Lacrosse officials whenever possible.

Are there any restrictions of coverage for Officials? Yes. The US Lacrosse Liability insurance policy defines coverage for member officials and umpires as follows: "*Coverage is in force while officiating in any and all amateur lacrosse activities so long as the appropriate rules are being enforced. Appropriate rules may be US Lacrosse, NCAA, National Federation of High Schools, or other approved amateur lacrosse rules appropriate to the age/category of play.*"

It is US Lacrosse's intent that the officials on the field are responsible for the safety of the game. This provision means that if the officials allow a boys' game to be played without helmets and the official is sued as a result of an injury caused by the lack of helmets, that claim could be denied because the official disregarded the safety rules of lacrosse. This stipulation applies only to an official who allows changes to the rules that directly affect the safety of players. It does not invalidate liability coverage when officials allow changes to other non-safety issues, such as having shorter quarters, etc.

There are also expanded insurance benefits for officials, which include Game Fee Reimbursement benefits if you are injured while officiating lacrosse and prevented from officiating other scheduled games; and an Accidental Death benefit for Cardiac or Circulatory-related fatalities while officiating.

Glossary of Terms

Glossary of Terms

ACCIDENT:	An unintended, unforeseen, or unexpected event.
ADDITIONAL INSURED:	Entity outside of the Named Insured; its/their relationship to Named Insured gives it/them an insurable interest for claims arising out of the negligence of the Named Insured; entitled to defense and indemnity (if policy limits not exhausted by Named Insured); no responsibility for premium payment. Examples: <ol style="list-style-type: none">1. Managers or Lessors of premises used by named insured2. Financial sponsors of organizations or activities3. Some General Liability policies define Volunteers and Members in this category
AED:	Acronym for Automated External Defibrillator. A device used toward preventing death from sudden cardiac arrest.
AGENT:	Represents one or more insurance companies; works for the insurer.
AGGREGATE:	The upper limit on the amount an insurer will pay for all covered losses during the policy period.
GENERAL AGGREGATE:	The most the insurer will pay for the sum of all claims under Coverages A, B, and C (bodily injury to others and/or property damage to property of others, personal and advertising injury, and medical payments), except injury and damages under "products-completed operations hazard", during the policy term.
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	The most the insurer will pay for the sum of all injury and property damage under Coverage A for the products completed operations hazard during the policy term.
APPELLANT:	A party who loses in a court proceeding and appeals the court's decision to a higher (appeals) court.
APPELLEE:	The party who wins in a court proceeding and against whom the appellant appeals.
ASSUMPTION OF RISK:	An acceptance of the risk of danger or injury by a person that meets both the following criteria. In theory, a person who has assumed the risk of injury may not recover at law.
REQUIRED ELEMENTS:	Knowledge or awareness of the existence of a risk with a corresponding appreciation of the extent of the danger, and, Voluntary exposure to the danger.
BROKER:	Represents a client in the negotiation and purchase of insurance; a broker may solicit many insurance companies on behalf of a single client.

CARE, CUSTODY CONTROL:

The possession of property, especially that of another party, in which one party may assume an insurable interest.

CERTIFICATE HOLDER:

The entity to which a Certificate of Insurance is provided as a matter of information; does not confer any coverage under the policy.

CLAIMANT:

A person who submits a claim to an organization or an insurer.

CLAIMS-MADE POLICY FORM:

Pays all covered injury or damage during the coverage term that results in claims made (presented) during the policy period.

COMPARATIVE NEGLIGENCE:

In cases in which the plaintiff alleges that the defendant was negligent and the defendant responds that the plaintiff contributed to the negligence, the jury will have to determine who was negligent. (Most states have passed laws that provide such cases that a jury must determine the percentage of negligence committed by each person. If the defendant is 75% at fault and the plaintiff is 25% at fault, the amount the jury decides to award to the plaintiff will be reduced by 25%).

CONTRIBUTORY NEGLIGENCE:

In a very few states, if the jury determines that the defendant was negligent and the plaintiff also was negligent in any way, the defendant will win and will not be liable to the plaintiff. The plaintiff's contributory negligence will prevent any recovery from the defendants in these few states.

COST OF DEFENSE:

In addition to paying damages, insurers also promise to pay related defense costs, such as; attorney fees, investigation expenses, witness fees, cost of appeal bonds, etc., costs may be:

1. Inside Policy Limits - charged against total per occurrence limit of coverage; reduces amount of indemnity payment available.
2. Outside Policy Limits - paid in addition to indemnity payments; does not reduce per occurrence limits of coverage.

DEDUCTIBLE:

An amount that must be satisfied prior to an insurance company assuming financial responsibility for a claim; management of the claim is undertaken by the insurance company.

DEFENDANT:

A person who is being sued and must defend against the plaintiff claims in the lawsuit. (In most states, a minor child is considered incompetent or unable to be a plaintiff or bring a lawsuit, so a parent or guardian must bring the lawsuit on behalf of the minor child.)

EXCLUSION:

A policy condition that rules out or eliminates coverage.

EXPOSURE:

The activity(s) in which you are involved that open the probability of loss.

HAZARD:

Factors that increase the amount of risk:

1. Physical - Actual physical act/failure to act
2. Moral - Illegal act
3. Morale - Attitude; ("I don't care whether that gets fixed.").

LIABILITY:	Legal obligation to fulfill a contract or responsibility associated with performance of a duty to protect others' rights from harm.
NAMED INSURED:	Has the broadest protection provided by the policy; full rights to policy coverage and limits. Also, often referred to as the Policyholder.
FIRST NAMED INSURED:	The contact person; responsible for payment of premium; has right to cancel policy or to receive notice of cancellation from company.
MEMBER TEAM And LEAGUE:	A team and or league with 100% US Lacrosse membership.
NEGLIGENCE:	A legal concept of relating to the failure to exercise that standard of care for the safety or welfare of others the law imposes on a person. Four conditions must exist to establish negligence: <ol style="list-style-type: none"> 1. Duty 2. Breach of Duty 3. Damages/injury 4. Proximate Cause Between Breach of Duty and Damage
OCCURRENCE POLICY FORM:	Coverage applies to all covered claims resulting from occurrences taking place during the policy effective dates, regardless of when the claim is presented to the insurer.
PARTICIPANT LEGAL LIABILITY:	Coverage for actions brought against the insured for bodily injury or property damage by a participant while practicing for or participating in any contest or exhibition of an athletic or sports nature.
PLAINTIFF:	A person who sues another party in a civil case.
POLICYHOLDERS' SURPLUS:	The sum of paid in capital, paid in and contributed surplus, and net earned surplus, including voluntary contingency reserves. It also is the difference between total admitted assets and total liabilities. This element is important in evaluating an insurance company's financial solvency.
RETENTION/ RETAINED LIMIT:	An amount assumed by an insurance policyholder which must be satisfied prior to an insurance company assuming financial responsibility for a claim. Unlike a deductible, the insured is responsible for payment and management of claims within the retained amount, although an insurer will commonly engage in supervision.
RISK:	The probability of harm or loss; the perception of harm or loss; the amount of potential loss.
SUMMARY JUDGMENT:	Means of resolving a case prior to trial where there is no dispute about the facts in the case and the case can be determined by a judge applying the law to the undisputed facts. The party opposing a motion for summary judgment often argues that there are facts in dispute that a jury must decide and summary judgment without a jury trial would be improper.