

FREQUENTLY ASKED QUESTIONS REGARDING YOUR USA HOCKEY COVERAGES/INSURANCE

- 1. What kind of coverage does USA Hockey offer to me as an administrator? What about my board of directors?** Provided the local association follows the team and member registration procedures of USA Hockey and plays in "sanctioned events," we provide members with \$2,000,000 general liability coverage against claims for bodily injury, property damage and personal (libel, slander, defamation) injury. The same coverage protects your board of directors.
- 2. What kind of coverage does USA Hockey offer to players if they get hurt? Does this include dental coverage?** USA Hockey offers two (2) kinds of insurance coverage to players who may become injured, while participating in a USA Hockey "sanctioned event." First, we provide excess medical coverage, subject to policy deductibles, to pay for medical care up to \$25,000; this coverage does include limited dental coverage. Second, for those members who are seriously injured, USA Hockey provides a \$2,000,000 catastrophic injury medical plan; the "cat med" plan has a \$25,000 deductible, which is usually covered by a player's primary insurance, by USA Hockey's excess medical, or by some combination of the two (2) plans.

The "excess medical" coverage is designed to supplement your primary (any other insurance) coverage that you have, and it only pays for treatments AFTER the primary has been used. The deductible portion up to \$1,000 of any primary insurance is neither covered nor eligible for reimbursement. If you have NO PRIMARY INSURANCE, USA Hockey's coverage can become primary. However, when used as a primary USA Hockey's coverage has a \$3,500 deductible, which must be satisfied BEFORE it will pay bills.

- 3. Can you offer the USA Hockey membership and insurance coverage to the players as an option, and not require it?** We cannot offer the coverages as an option; it is a part of our membership benefits and is not allowed to be provided separately from the other benefits.
- 4. All of the coaches have to be registered, but what if a registered coach isn't there?** If the registered coach of a team is not able to attend a game or a practice, they should make arrangements to have their assistant coach or team manager (who are also registered) be present. In the event that the intended person "no shows" (whatever reason), a "volunteer" may step in and run the practice or supervise the team during a game. However, once that emergency situation has ceased, the volunteer should either discontinue assisting, or register with USA Hockey.
- 5. What if a player or coach wants to sue me. Am I covered?** Probably, but it will depend on what they allege in their lawsuit. Our policy provides coverage for bodily injury, property damage, and personal injury claims; if they sue you for something that does not involve those, you may or may not have coverage. The insurance company will decide, so it's important to notify us immediately if you think or know that you are going to be sued, or if you have already been served with legal papers. Failure to promptly notify our insurance companies, through USA Hockey, can be grounds to void your coverage; all members must cooperate in notification of lawsuits and in assisting with defending the claim, or they may lose any coverage.
- 6. What about my legal fees?** If you are entitled to be defended by the insurance company, they will assign a lawyer to defend the case and will pay his/her legal fees. If you choose to obtain your own lawyer, which you may legally do, those legal fees become your own expense and they will not be reimbursed to you by USA Hockey or the insurance company.

7. **What if someone sues my team or association?** If you are ever served (or have reason to think that you will be served) with any type of legal papers, due to your involvement with USA Hockey, its teams or local associations, or any of its sanctioned events or activities, **YOU MUST IMMEDIATELY NOTIFY YOUR DISTRICT RISK MANAGER.** Please do not delay, even for a moment. They will be glad to discuss with you the proper steps for you to take and will make certain that the insurance company and the legal staff are quickly notified, so that the court does not enter any "default judgment" (you lose without a trial) against you or USA Hockey. If you are in doubt about any type of legal matter, contact your District Risk Manager and discuss the issue(s); they can help assist you to understand what is being alleged and steps you may wish to take to protect yourself and others.
8. **Are the spectators and/or scorekeepers covered if they get hit by a puck, or injured in some other way, while watching a game?** They may be covered by the USA Hockey insurance policy, if they had done nothing to cause their injury and if the injury was caused by some action that is directly related to the playing of the game. For example, if they slip and fall in a puddle of liquid near the concession stand, that would not be covered because the cleanup of spills is the rink's responsibility and is not directly related to the playing of the game. However, if they are hit by a puck that flies out of the rink, they may be covered. The final answer often depends on the legal language of the rink rental agreements; USA Hockey always asks to have "mutual hold harmless" language placed into all contracts that are signed by a team or local association. In that way, the rink accepts its duties and the team/association accepts its responsibilities, and both sides agree to cooperate in the event of a lawsuit. USA Hockey strongly recommends that all contracts or agreements be reviewed by the District Risk Manager **BEFORE** signing them.

Spectators and fans do have a duty to watch the game and to watch for pucks leaving the playing surface, too. Many rinks are installing full netting to prevent such "flying object" situations from ever happening to a spectator or other person. The best netting is "see-through" (clear monofilament), installed where spectators are unprotected from errant pucks.

9. **Is the coverage offered by USA Hockey the only coverage I need at my rink?** No, as a business owner or rink manager, you will also need to have your own liability insurance policy, to cover public sessions and situations involving your premises. USA Hockey's insurance only provides coverage for 'sanctioned events,' and these other situations are not sanctioned. In addition, you'll need to have property insurance (things like fire, wind, hail, rain, floods, etc.), automobile insurance for any vehicles that you own or operate, and any special insurances that you may choose to purchase. Your insurance agent can advise you about those coverages, or USA Hockey can have our brokers help you to find an agent to assist your insurance efforts.
10. **What is this Director's and Officer's coverage?** Director's and Officer's (D&O) insurance is designed to protect administrators and the board of directors from legal actions that result from the administrators (or board's) "official actions." Usually these "official actions" come about when a disciplinary hearing is held (not held) and a suspension or expulsion is imposed on a player, a coach, or a team: the lawsuit usually alleges the decisions were unjust, unfair or incorrect, and shouldn't have been made. The policy pays for your legal defenses (attorneys), which can be significant, depending on location and lawsuit complexity. For-profit Juniors are excluded from this coverage. USA Hockey recommends that Directors & Officers coverage be purchased by these groups as their needs dictate.
11. **When does the insurance coverage begin for players and coaches?** USA Hockey insurance benefits are in effect when a registered player or coach is participating in a practice or game (sanctioned event) of a USA Hockey member program that the player/coach is registered with. If a

player or coach registered online, they need to give their confirmation number to their program(s) and their benefits are in place. If the program registered the player or coach, insurance benefits are in effect when the Waiver is signed and given to the program registrar/official. It's the program's responsibility to process the confirmation numbers and/or individual registrations.

- 12. Why do I need USA Hockey's Insurance coverage when I already have insurance through other means?** The coverage that USA Hockey provides is only one of the benefits of membership and is not optional because it doesn't just protect you. It also protects USA Hockey, rinks, teams, associations, other participants, fans and spectators, as well as yourself. Many of them may not have insurance, or enough of it, to protect themselves. For example, the Participant Accident (Excess Medical) coverage provides up to \$25,000 to pay for covered expenses, if you are injured during a sanctioned event or activity. There is a deductible (with the exception of your primary's deductible), up to \$3,500. If you have your own (primary) insurance, it may reimburse you for some out-of-pocket expenses that are not otherwise paid for by your primary insurance carrier (i.e. co-pay amounts). This can be a significant membership benefit to you.

However, just because it is provided as a part of your membership does not mean that you have to use it. If you would prefer to use some other coverage instead, you may certainly do so. Having USA Hockey insurance for all members, teams and associations is also a cost-effective means of handling the needs of USA Hockey and its members, in a consistent manner.

- 13. Is a registered player covered for tournaments, clinics, etc.?** All properly registered players (or coaches and officials) are covered while participating in a USA Hockey "sanctioned event" or activity, which includes USA Hockey tournaments. If a tournament is not a USA Hockey "sanctioned event;" there is no coverage in effect from USA Hockey's insurance. When High School teams are participating, you should confirm they are USA Hockey registered teams. All invitational tournaments are required to verify that **all** participating teams are properly registered with USA Hockey or their country's federation. A USA Hockey **Official Team Registration/Roster Form (1-T)** approved by the district or associate registrar shall be proof of proper registration and individual player age. It is your responsibility to verify whether an event is "sanctioned," BEFORE you participate in that event or activity.

A "sanctioned event or activity" is one which: is authorized by a USA Hockey organization; is played under the Playing Rules of USA Hockey; has all members (players and coaches) properly registered; and is officiated by properly registered and certified USA Hockey officials. A local tournament can become a USA Hockey "sanctioned event or activity," by contacting the District Registrar or the Member Services staff at USA Hockey's national office.

- 14. If I join a summer team/program, does my player registration and insurance "carry over" to the new team/program? What if I belong to more than one team/program simultaneously?** If the registered player is properly registered with that USA Hockey member program(s) and to all of the teams, their membership will be valid and their insurance benefits will still be in effect. If the player is not properly registered with that USA Hockey member program(s), the benefit of insurance coverage will be voided and any claims will be denied.
- 15. Does the coverage include travel to and from games and practices?** USA Hockey's excess medical policy provides coverage for teams traveling together to games, events or activities. It is NOT intended to provide coverage during travel to and from practices. In addition, it does not provide any of the vehicle insurance that may be required to be in effect for the operation of any type of a motor vehicle on a state's highways or roads. It is intended to provide coverage only for those

activities necessary or incidental to the conduct of games or practices, such as moving the nets, gathering in the locker room(s) at the rink, conducting warm-ups before practice, drills during practice, or cleanup after practice.

- 16. Does the USA Hockey insurance include practices? Can our teams practice anywhere as long as they are all current members of USA Hockey?** The answer to both of these questions is “Yes”; however, there are some precautions that should be observed. In the member brochure “Summary of Insurance Coverages for Members,” that is e-mailed to all registered members, it says - “All sanctioned activities necessary or incidental to the conduct of practice. The only requirement for practices is that they must be authorized, recognized and supervised by the coach, or a responsible adult designated by the coach, to supervise and coordinate the practice and that the participants are on a registered team. A team can practice at an appropriate facility, as long as it has been inspected for ‘safe playing conditions’ by the coach or designee.
- 17. If my coach calls for an “off-ice practice,” in a gym or at a field, which includes physical training, am I covered by USA Hockey’s insurance medical and liability?** The use of dry-land training is permitted; however, the coaches and teams who decide to conduct such training must take adequate precautions to prevent injuries and heat-related illnesses. Only registered USA Hockey players and coaches may participate; “drop-in sessions” and “outsiders” are excluded from participation, until they have been properly registered. The coach must call for, and supervise, the practice session(s) and the team must take steps to protect the building or playing field, its contents or equipment, and any parents or spectators.
- 18. What about a practice using inline skates? Are we still covered?** A practice, which uses inline skates, may be held under the conditions listed in #17 above. The coach may conduct a “practice,” however the players must wear full protective equipment; helmet, facemask, gloves, shin guards, mouthguard, elbow pads, etc. **Teams are NOT allowed to play games using inline skates;** they may hold an intrasquad scrimmage, but not against another team. Only registered USA Hockey players and coaches may participate; no “drop-ins” or “outsiders.”
- 19. Is the \$2,000,000 liability coverage enough for the association, team or club in today’s society? How can the coverage be raised, if needed, to have higher limits?** In the society we live in, the \$2,000,000 has proven to still be sufficient. However, we monitor our claims very closely and we review our policy limits annually with our brokers, to determine if we need to purchase additional coverage amounts. In addition, our policy has NO GENERAL AGGREGATE. If you wanted to have higher limits, we can put you in touch with our broker, who can get additional coverage and quote what the extra cost to you would be. Any additional coverage for your team or association would be purchased at your own expense, and would not be provided through USA Hockey’s current insurance coverage. However, USA Hockey’s buying power would allow you to obtain some concessions on the pricing.
- 20. Is the USA hockey insurance coverage good against non-USA Hockey registered players and their teams?** If you know that a player is NOT properly registered, you must not let him or her participate (until they are properly registered) if you do allow them to ‘play,’ you risk that the insurance for the team and the association might be voided (not valid). If a player’s registered status is in question after an incident has occurred, they will need to prove that they were properly registered at the time of the incident in order for coverage to be in effect. USA Hockey does not sanction games or practices against non-registered teams/leagues, unless a District Risk Manager and Registrar agree to issue a Special Event Sanction (usually done for foreign teams).

- 21. Are clinics, events, fund-raising activities, and other special situations covered by USA Hockey's policy?** USA Hockey has a policy which it extends to protect its membership, including the sanctioned events and activities of our member teams, leagues and associations. Clinics, events, fundraisers and other situations MAY be covered by the USA Hockey policy. Since we can't list every type of situation, it's always best to check with your District Risk Manager (or their Associate Risk Manager), or USA Hockey's Insurance Coordinator to check on your group's situation **BEFORE** it takes place. Proper risk management strengthens our insurance.
- 22. Are there situations which USA Hockey would not consider covering?** There are certain situations which cannot be covered by USA Hockey's policy, since they are considered too risky for USA Hockey to cover; for example, the sale of liquor, demolition derbies, private 'for-profit' clinics, parents versus children games, alumni games, sales of home-cooked food products, use of other person's vehicles and similar situations. USA Hockey will always try to assist your team, league or association with such events and activities wherever possible. When in doubt, call your District Risk Manager and let us advise you, in advance of the event.
- 23. If our officials (referees) are NOT USA Hockey registered, does this affect the USA Hockey insurance coverage? Do all of our officials have to be registered with USA Hockey?** Since the officials are often paid, it is in their best interest to become registered, since they receive coverage under USA Hockey's policy for their officiating actions. If the officials are not properly registered, the game may not be covered by USA Hockey's Insurance and neither may the team, its coaches, players, nor the association. In the event of a lawsuit being filed against them, this could be a valuable benefit for them to have; in addition, it allows them to be able to work other USA Hockey games. All of the officials must be registered; a single registered official (working in either a two or three official system) does not make the game a "sanctioned event or activity." They must all be properly registered with USA Hockey. The rulebook provides for "emergency officials," under Rule 502 (i).
- 24. If a registered coach is playing, and is not registered as a player, are they covered? Is the coverage for the other player, the team and/or the association still in effect?** If the coach is properly registered (as a coach), he or she is covered for coaching activities, but not for playing activities. If they want to play, they need to register as a player, so that they will be covered. A single paid registration allows a participant to coach and to play. Allowing them to play, if you know that they are NOT properly registered as a player, MAY void the coverage for the team or association, but it should not void the coverage for the other players, unless they falsified or assisted in concealing the coach's lack of proper 'player' registration.
- 25. Why do I have to sign up as a coach, a player, and an official separately? Doesn't the same insurance for a membership cover everyone if they are on the rink?** The insurance coverage that USA Hockey provides, as a benefit of membership, is based on the type and amount of risk that a member presents to USA Hockey and our insurance carriers. If a person is only a coach, then they present the risks associated with being a coach; however, if they are also an official, then they present the risks associated with being a coach AND the risks associated with being a referee, too. The same logic applies to a person who is a coach, player and official. Since they are a higher degree of risk, we require them to register for all of the risks that they present to USA Hockey. USA Hockey provides membership benefits for each separate category, some of which will not apply to all of the other registration categories. The insurance coverage is in effect when they are on the rink, but only for the category(s) that they have registered in. If you are officiating, but have only registered as a player, you are not considered to be properly registered and your insurance benefit is void (not good). If you have registered as a coach, but you are participating as a player, you are

not covered by insurance because you are not registered as a player. USA Hockey has a mechanism, through the District Registrar, to allow 'dual-registration' as players and coaches, for a single registration fee.

NOTE: Referees pay a different fee, based on their certification level, so they will still have a separate fee, in addition to any coaching or playing registration fee(s).

- 26. Can our league or association require more equipment than required in the rulebook?** USA Hockey permits teams, leagues and associations to adopt local rules, including those relating to equipment. The equipment rules may be more strict (require more gear than USA Hockey), but they may not be any less strict, or the USA Hockey insurance could be voided (not valid) because of the lesser non-USA Hockey protective rules being used.
- 27. Do the players on my youth team have to wear a mouth guard when they're already wearing a full-face shield?** Yes they do, because the mouth guard is not intended to just protect the teeth from being struck by a puck or stick. The mouth guard is designed to protect the teeth and to cushion the jaw against the shock of falls and body contact, which may be involved in the transfer of such shocks to the brain and may also be involved in the causes of concussions. As a result, all youth players who are playing in the 12 & Under, 14 & Under, 16 & Under, 18 & Under or Junior classifications (are not playing in an adult classification) **MUST** wear full protective equipment, including wearing a mouth guard.
- 28. If there is an injury to a player on our team, how do we file a claim?** In the event that someone alleges that they have been injured, or if you were present when the injury occurred, you should have their parent or guardian contact their local program registrar for a claim form. If you don't have their contact information, please call USA Hockey Member Services at (719) 576-8724, ext. 123. The claim form must also be signed by the coach or an administrator, who must verify that the injury occurred during a sanctioned event or activity. In the event of a potentially serious injury, please have them call the District Risk Manager.
- 29. Can a player 'play up' an age group, based on skill level or size of the player?** USA Hockey rules permit a player to 'play up,' but players should not generally 'play up' more than one age classification. For example, an 8 year old player may 'play up' one age group, so he/she could play for the "10 and under" team, if the coach and the association will allow it to occur. In some cases, based on the skill or size of a player, it may be desirable to utilize this option; in other cases, it may be best for the player to remain in the lower age group, even though the child or his/her parents want them to 'play up.' **NOTE:** *Nothing in USA Hockey's rules requires an association to allow any player(s) to 'play up.'*

All such requests should be made in writing to the local association, by the parents or guardian, to help to document any such requests and the parents/guardian's desire to have it granted. The written document can become important if the player becomes injured, as a result of the 'play up' request. An impartial evaluation of the player's skills (compared to others at the level requested) by a panel of neutral coaches, should be made before a decision is made on a 'play up' request.

- 30. What about allowing a player to 'play down' an age group? Is that ever allowed?** In order for a player (of any age), regardless of physical size or skill level, to 'play down,' it must be shown by the child's physician that it is medically necessary for the child to do so. USA Hockey's current rules do NOT permit 'playing down' however, in an effort to accommodate disabilities and the ADA, USA Hockey has shown its' willingness to make some [though not all] accommodations, based on physician's medical evidence and their statement regarding the child's safety and health. The

doctor (M.D. or D.O.) must detail the specific medical condition that causes the child to incur this medical necessity of 'playing down.' Players who are granted permission to 'play down' should be limited to participation in in-house and/or recreational leagues and are not eligible to compete on a team bound for a national championship tournament.

NOTE: Simply being "small for their age" or "not very skilled" are not considered to be adequate reasons for granting a 'play down' exception, since they do not rise to the level of a disability under definitions and current court decisions about the Americans with Disabilities Act (ADA).

- 31. What if we need a Certificate of Insurance? Are they hard to get? What is the cost?** There is no cost to get a Certificate of Insurance, and you may request a form from your District Risk Manager. Requests for certificates must be submitted at least 30 days prior to the date needed, to allow for processing. **You must complete a "current" certificate request form [any old ones will NOT be accepted] and the District Risk Manager must approve the request.** If you request another person, group or rink be added as an 'additional insured,' the District Risk Manager will need to review your ice rental agreement contract; too many past agreements have transferred unacceptable risk(s) onto USA Hockey's policy.
- 32. If my youth team is playing in Canada, am I covered?** Yes and no. When your team is playing in Canada, in an event that is sanctioned by Hockey Canada, you are covered by the insurance as long as you have an approved travel permit. Contact the District Registrar to obtain a Canadian Travel Permit and information on the permit. USA Hockey registered players must still wear all of the protective equipment required by USA Hockey's rules while in Canada. However, if the event is NOT sanctioned by Hockey Canada, USA Hockey coverages are not in effect. Teams may play at their own risk, but will be without any of USA Hockey's insurance protections. Note that most Hockey Canada programs which occur in the summer (5/31 - 8/31 each year) are not sanctioned events; however this timeframe varies branch to branch within Canada. To find out if an event in Canada is sanctioned during the summer months, contact your District Registrar or the USA Hockey national office – international department.
- 33. What if a team is planning to travel to a foreign country (other than Canada) to play?** When your team plans to travel abroad to play hockey, you must secure an International Travel Permit from the District Registrar.
- 34. If our team uses another team's player as an "on-ice helper," are they covered?** Players under the age of 18 may be used as coaches following the USA Hockey Student Coaching guidelines. Care should be used in ensuring that these players are used as coaches and not just on the ice to "goof around." A Student Coach Information Form must be completed on each student coach used. Student Coach Information Forms can be obtained from your local program registrar.
- 35. What is D & O Coverage and am I covered under USA Hockey?** D & O (Directors and Officers) insurance coverage provides additional coverage for USA Hockey organizations that is not covered under the liability policy. D & O helps protect the organization, its assets and membership from lawsuits that may arise from allegations of errors, omissions, negligent conduct, discrimination, improper decision making, negligent retention of unfit personnel and other such claims. There is a \$1,000,000 liability limit and a \$1,000 deductible. This coverage is offered to all USA Hockey non-profit member organizations as part of their membership in USA Hockey. For-profit Juniors are excluded from this coverage. USA Hockey recommends that Directors & Officers coverage be purchased by these groups as their needs dictate.

For additional information, contact your District Risk Manager listed in the front of this handbook.