

Insurance Coverage May 12 2014

There have been questions concerning insurance coverage when a team or a hockey program does not play by the rules and regulations of USA Hockey.

To clarify:

- Youth and Adult hockey programs come under the authority and supervision of an Affiliate.
- Youth and Adult hockey Programs apply through the Affiliate for membership-
- The USA Hockey District Registrar sends Affiliate membership information to USA Hockey's office.
- Then, the program now becomes a USA Hockey member program.
- Its events are now sanctioned events with USA Hockey coverage.

What happens when a program violates USA Hockey or Affiliate rules and regulations? Subject to USA Hockey By-Laws, the program is subject to disciplinary action, including suspensions or expulsions. However, until the program is expelled, insurance coverage is in place for all sanctioned events.

Our coverage protects many groups including participants, volunteers, Affiliates, and USA Hockey. So, until membership is no longer present, programs and its participants are still insured. This is also consistent with the expectations of parents and other members in our program, who are not likely responsible or perhaps aware of the rules violation, and who would unknowingly be at risk for uninsured injuries. So, Insurance coverage is not immediately lost due to rules or regulation violations. However, insurance coverage is lost when the program no longer has membership either due to non-renewal or expulsion.

So, Affiliates will continue to supervise programs. If an Affiliate removes a program as a member, then any future events by the program are not sanctioned. Coverage will then be absent.

As a representative of USA Hockey, the USA Hockey Affiliate manages youth and adult hockey in its area consistent with USA Hockey rules and regulations. Of course, if an Affiliate disregards USA Hockey's rules and regulations, it is subject to action by USA Hockey. Similar to local hockey programs, an affiliate continues to have USA Hockey insurance coverage until it is no longer a USA Hockey Affiliate.

So, USA Hockey insurance is a protection device for members of USA Hockey that exists until membership no longer exists.

Thanks again for all you do.

Ron DeGregorio, President USA Hockey.