

2020-2021 Mid-Season Risk Manager Report

January 2021

Reminders for all Associations, Leagues, Teams, all volunteers:

Another Priority to be aware of – COVID 19 and Rink Reopening. Please be sure you follow all USA Hockey, Michigan Amateur Hockey, and State of Michigan policies for re-opening. VERY IMPORTANT FOR ALL PLAYERS, COACHES, VOLUNTEERS AND STAFF!

Safe Sport:

This is extremely important! Please make sure everyone is aware of the Safe Sport Guidelines and protocols. Associations/Board of Directors/Teams will need to make sure guidelines are being followed to protect all Coaches, players, and volunteers!

Be sure all your teams and teams you are playing are properly registered and sanctioned by USA Hockey. For the USA Hockey insurance packages to be in effect, your team, as well as teams you are playing must be properly registered and sanctioned by a USA Hockey Registrar. Also, Tournaments you are playing in must be sanctioned by USA Hockey and MAHA. If you have any questions about a team or tournament, please contact your area Associate USA Hockey Registrar or your MAHA District director. **This is extremely important to assure your team is covered.**

Ice Contracts and Contracts in general: Please have all contracts reviewed **before** you sign for your team, league, or association. You need to make sure that the indemnification agreement and other liability related portions of the contract are reciprocal in nature. This basically means if there is negligence on the hockey side, we are responsible and if there is negligence on the other side, they are responsible. You should have your legal advisor review all contracts **before** signatures are affixed. If you need further information or assistance, please contact me.

Certificates of Insurance Requests: Ice arenas or other venues you deal with may ask for proof of insurance or Additional Insured status as part of their contract obligations. Request forms can be located on the MAHA or USA Hockey web sites. You can also contact me and we will email you a form. Completion of the form and a copy of your contract will be required before we can issue a certificate of insurance.

Accident Claim Forms: Claim forms for our excess medical provider are available from your local association, league, or team registrar. **The form is in their USA Hockey Registration Portal provided by USA Hockey and can be printed for you (complete with instructions).** If you are unable to contact your local registrar, please contact me and I will assist you.

Legal Papers: If you or your team is served with any legal papers, please contact me immediately. I will notify our insurance carrier and get a claim open immediately. **DO NOT WAIT. CALL NOW.** This includes Liability Claims, D & O Claims, and Crime Claims. For more information, please contact me.

Embezzlement of Funds: USA Hockey has experienced embezzlement of funds from Local associations, teams, and leagues. Your board should review your financial procedures and the safeguards you have in place to spot potential problems. Your local accountant is a good resource for information on upgrading your financial procedures.

Youth Locker Rooms: USA Hockey has experienced incidents involving locker rooms with youth hockey teams. Your Association, Team, or League needs to make sure locker rooms are monitored from the time they are occupied until the last player leaves. MAHA requires **Two** responsible adults be present in the locker room at all times for the safety of your players and your staff. See MAHA's Locker Room Policy which **MUST** to be followed by all of us.

Special Sanction for an ON-ICE Event: For a **Special Sanction for an on-ice event** you will need to contact the USA Hockey Michigan Registrar.

Special Sanction for an OFF-ICE Event: For a **Special Sanction for an off-ice event** you will need to contact me. For more information, please contact me regarding a special sanction and I will assist you.

Special Note for all: As we are all aware, there are many requirements for your participation in our sport...but please remember that when you are dealing with youth, it is critical that all the guidelines be followed for their protection as well as protection for you, the players, your Association and teams.

I would like to take this time to thank the Associate Risk Managers and the MAHA Board of Directors for their continued support and assistance during the hockey season.

If you have questions about Risk Management or the insurance programs offered to you as a member benefit of USA Hockey, please feel free to contact me or an Associate Risk Manager any time.

Thoughts and prayers that you and your hockey family are safe, well and ready for hockey to resume!

Respectfully Submitted,

Grant Helms