

2025-26

SUMMARY OF INSURANCE COVERAGES FOR MEMBERS

*General Liability
Excess Accident
Catastrophic
Directors and Officers
Crime Coverage*



**A joint publication of USA Hockey's
Risk Management and Member Services**

*USA Hockey is not an insurance company and does not sell insurance.
The insurance and various coverages are only some of the many
benefits of your membership with USA Hockey.*

THIS IS NOT AN INSURANCE POLICY.

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Please read this handbook and keep it in a safe place. USA Hockey provides the following described coverages for itself and its members. The following descriptions are not complete and are not contracts of insurance: rather, they are summary statements of the coverages provided to USA Hockey members. Complete provisions pertaining to the coverages are on file with USA Hockey, and if any provisions differ from this summary, the actual coverage provisions will govern. All coverages are determined by terms, conditions and exclusions, and are subject to change without notice.

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ATLANTIC DISTRICT – Delaware, Eastern
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CENTRAL DISTRICT – Illinois, Iowa, Kansas,
Missouri, Nebraska, Wisconsin

MASSACHUSETTS DISTRICT – Massachusetts

MICHIGAN DISTRICT – Michigan

MID-AMERICAN DISTRICT – Indiana, Kentucky,
Ohio, Western Pennsylvania, West Virginia

MINNESOTA DISTRICT – Minnesota

NEW ENGLAND DISTRICT – Connecticut, Maine,
New Hampshire, Rhode Island, Vermont

NEW YORK DISTRICT – New York

NORTHERN PLAINS DISTRICT – Montana, North
Dakota, South Dakota, Wyoming

PACIFIC DISTRICT – Alaska, California, Hawaii,
Nevada, Oregon, Washington

ROCKY MOUNTAIN DISTRICT – Arizona,
Colorado, Idaho, New Mexico, Oklahoma,
Texas, Utah

SOUTHEASTERN DISTRICT – Alabama,
Arkansas, District of Columbia, Florida,
Georgia, Louisiana, Maryland, Mississippi,
North Carolina, South Carolina, Tennessee,
Virginia

DISTRICT REGISTRARS

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PARTICIPANT ACCIDENT (EXCESS) COVERAGE

This coverage is provided for registered members participating on all USA Hockey registered ice hockey teams and registered officials. Covered medical and dental expenses are payable, secondary to any valid and collectible insurance the registered member has in force at the time of the accident. The member must meet a \$1,000 out-of-pocket expense obligation, per accident, before this coverage begins. **If the registered member has no valid and collectible insurance in force at the time of the accident, a deductible of \$3,500, per accident, will apply.**

To file an accident claim, go to usahockey.com/FilingAClaim.

Participant Accident (Excess) provides coverage, **on an excess basis**, for accidental medical expenses, accidental death and dismemberment, and/or paralysis resulting from an accidental bodily injury while participating as a member of a registered team during a USA Hockey-sanctioned/approved game, a USA Hockey-sanctioned/approved tournament game, controlled scrimmage or practice session involving ice hockey. The coverage also extends to volunteers of USA Hockey while acting within the scope of their direct responsibilities on behalf of USA Hockey. A member is also covered **on an excess basis** while traveling, as a team, directly to and from a sanctioned/approved game or official tournament in which their team is scheduled to participate. Coverage for travel to and/or from practice sessions is excluded.

Accident Coverage Benefits for Eligible Members

- ACCIDENTAL (EXCESS) MEDICAL EXPENSE — The coverage may pay up to a maximum of \$50,000 for covered medical expenses incurred for medically-necessary treatment required as a result of an accidental bodily injury. **There are limited dental and physical therapy benefits.**
- The USA Hockey plan requires that treatment following an injury must occur (start) within 30 days from the injury date.

All medical and dental expenses are payable in excess **and only after** all other valid and collectible insurance in force at the time of the accident has been applied to the claim. The member must meet a \$1,000 out-of-pocket expense obligation, per accident, before this coverage begins. **In the event that there is NOT valid and collectible insurance in force at the time of the accident, a deductible of \$3,500 will be applied before this coverage will respond to the claim.**

- \$10,000 Accidental Death and Coma – Loss must occur within one year from the date of the accident.
- \$12,500 Loss of Sight
- \$18,750 Dismemberment or Paralysis of arm or leg
- \$12,500 Dismemberment of hand or foot

Benefits are subject to coverage limitations. Please call your District Risk Manager for details.

Definitions (for the preceding benefits):

- **Covered Expenses** mean those expenses incurred within two years from the covered accident date and submitted no later than 15 months from the date of the accident for payment of: treatment by a licensed physician or osteopath, or any of their designated referrals; admission to a legally constituted hospital; x-rays or radiological exam; or transportation by an emergency vehicle or ambulance.
- The USA Hockey plan requires that treatment following an injury must occur (start) within 30 days from the injury date.
- **Accidental Bodily Injury** means bodily injury that is accidental and is incurred during a covered activity; is the direct source of the loss; and is independent of any disease, bodily infirmity or other cause.

EXCLUSIONS FROM COVERAGE:

Coverage excludes losses caused by or resulting from the following: illness or infections; self-inflicted injuries; suicide; war; travel in any aircraft (except as a fare paying passenger on a commercial aircraft operated by a licensed, regulated carrier); being under the influence of alcohol, illegal drugs, or narcotics. **In addition, the member must meet a \$1,000 out-of-pocket expense obligation, per accident, before this coverage begins.**

The first treatment for any covered expenses must occur (start) within 30 days of the accidental bodily injury.

The following medical and/or dental expenses are NOT COVERED (excluded): diathermy; light therapy; shortwave or other heat treatment; repair or replacement of pre-existing dentures, fillings, or crowns; replacement or repair of eyeglasses, contact lenses or a prescription for them; treatment by a masseur; physical therapy unless preceded by surgery with anesthesia; and services or treatment given by a physician or other person who is a member of the injured person's immediate family.

USA Hockey provides the following described coverages for itself and its members. The following descriptions of coverages are not complete and are not contracts of insurance: rather, they are summary statements of the coverages provided to USA Hockey members. Complete provisions pertaining to the coverages are on file with USA Hockey, and if any provisions differ from this summary, the actual coverage provisions will govern.

All coverage is determined by terms, conditions and exclusions and are subject to change without notice.

FILING A CLAIM

To report a claim for USA Hockey Excess Accident coverage:

- File with your primary insurance carrier. If uninsured, this step does not apply.
- File an excess accident claim. Go to usahockey.com/FilingAClaim.

PARTICIPANT CLAIM FILING TIPS UNDER THE USA HOCKEY EXCESS MEDICAL PLAN:

If you are a registered USA Hockey member and you are injured while participating in a USA Hockey sanctioned/approved activity, follow these procedures:

- At the hospital or doctor's office, always provide them with your individual, employer health plan, union plan, etc., information as your primary plan.
- The USA Hockey plan requires that treatment following an injury must occur within 30 days from the injury date.

The Next Business Day

- To file an excess accident claim, go to usahockey.com/FilingAClaim. If you have no other valid and collectible coverage, then your USA Hockey plan will be the primary plan with a \$3,500 deductible.
- **DO NOT DELAY** filing your USA Hockey claim. The policy has a timely filing provision and you do not want to jeopardize your claim by not filing within the required time. **DO NOT WAIT UNTIL YOUR PRIMARY INSURANCE HAS COMPLETELY FINISHED YOUR CLAIM BEFORE FILING YOUR USA HOCKEY CLAIM.**
- Make sure your claim is electronically approved by the appropriate designated person.
- **ONLY CLAIMS ARISING FROM A USA HOCKEY-SANCTIONED/APPROVED ACTIVITY WILL BE HONORED.**
- Upon receipt of your acknowledgment with your claim number from A-G you should provide the hospital or doctor's office with your USA Hockey plan information as your secondary plan.
- By giving all of the medical providers both your primary and secondary information, they will automatically send A-G the proper itemized medical bill and your primary insurance Explanation of Benefits (EOB), thereby, removing this responsibility from you of collecting the proper information to send with your USA Hockey claim. By following this instruction, your A-G claim administrator will be able to contact the medical providers to request information without being told they cannot release anything because A-G is not on file with them.
- If submitting as a secondary claim, each itemized bill must be accompanied by your primary insurance Explanation of Benefits (EOB), whether this is provided by the medical provider or by yourself.
- If you have paid any of your medical expenses, please indicate that clearly on the medical bills so that payment will be sent to you.

IF YOU NEED INFORMATION ON HOW TO FILE A CLAIM:

- Go to usahockey.com/FilingAClaim.

IF YOU HAVE QUESTIONS ABOUT YOUR CLAIM AFTER IT HAS BEEN FILED:

- Call A-G at (484) 320-7286.

CATASTROPHIC COVERAGE

Catastrophic injury insurance provides \$2,000,000 insurance for a seriously injured member's medical, dental or rehabilitation expenses which are greater than \$50,000 (which is the policy's deductible). An important policy benefit is the provision of case management/assistance services.

To report a catastrophic injury, contact your District Risk Manager.

Description of Coverage

The Catastrophic Injury Insurance coverage provides up to \$2,000,000 of benefits to an eligible, insured person, during their lifetime, subject to satisfying the policy's \$50,000 deductible, within a two-year period, for losses due to a catastrophic injury in excess of any other valid and collectible insurance.

Who is an Insured Person?

All registered members of USA Hockey, including players, coaches or officials when participating in a sanctioned/approved event. The coverage may also extend to volunteer members of USA Hockey, but only while they are acting within the scope of their direct responsibilities on behalf of USA Hockey.

What is a Covered Event?

A competition, game or event which is sponsored or sanctioned/approved by USA Hockey or its affiliated associations, and includes pre-competition activities and practice sessions, which are authorized, organized, and supervised by the team's coach or other adult designated by the team's coach to supervise and coordinate such practice activities. The competition and practice sessions will be comprised of players, coaches and officials that are registered with USA Hockey and the players and coaches will be on a registered team. Travel to or from practice sessions is excluded.

What is a Catastrophic Injury?

An injury that is sustained by an insured person during participation in a sanctioned/approved event or covered activity, including:

- While participating in a sanctioned/approved event, or performing directly assigned duties in connection with a sanctioned/approved event; or
- While traveling as a team to and from the location of a sanctioned/approved game; or
- While the insured person is engaged in an activity or on travel that is authorized by USA Hockey's National Staff, during a temporary stay at the location of a sanctioned/approved event; and
- Which results in a bodily injury to the insured person, who incurs a minimum of \$50,000 (or more) of medical or dental (or a combination of these) expenses, (hereafter called the deductible) which is expended within two (2) years from the date of the covered accident.

Catastrophic Injury Benefits

- Medical and Dental Expense — A \$2,000,000 lifetime limit of benefits per accident, which may pay up to 100% of reasonable, customary, and medically-necessary covered expenses.

Losses of this nature should be immediately reported to the District Risk Manager.

CATASTROPHIC INJURY REPORTING PROCEDURE

Whenever any injury is reported to a District Risk Manager, Registrar, Referee-in-Chief, or any other administrator, that appears to be severe or potentially life-changing in nature, it is crucial that the following steps (procedures) be taken immediately:

1. Obtain Accurate Information Relative to the Incident and Injury

- a. It is extremely important to keep in mind that you are representing the interests of both USA Hockey, Inc., and the injured person. **Our responsibility is to obtain the basic injury information required for a catastrophic injury report so that case management services can contact the injured person promptly and assist with the needs of the member and the family.** It is also important for the District Risk Manager to determine if there is any immediate action that can be taken to prevent a recurrence of the incident/injury.
- b. **Medical questions and/or inquiries relative to the extent of the injury should be left up to the treating doctors and case management services.** People asking such questions or inquiries should be directed to contact the District Risk Manager.
- c. A copy of the "Catastrophic Injury Report," not a claim form, which is required to be used in reporting all incidents involving an actual (or potential) catastrophic injury, can be found in this booklet. It is necessary to obtain as much information as possible once an initial notification has been made to you; a preliminary report form should be completed and submitted immediately to your District Risk Manager. The appropriate District Risk Manager's contact information may be found in the listing at the front of this booklet.
- d. It is also important that a copy of the preliminary report form be sent to the person reporting the injury, or to the person that they suggest is the most knowledgeable about the incident and/or injury. It is important that all available information be gathered and not missed; time is critical. Information gathering must be done quickly, completely and submitted as promptly as possible to the District Risk Manager.
- e. It is also extremely important that the location of the injured person be determined (clinic, hospital, home, etc.), along with the address and telephone number of the medical facility and the name of the medical contact (MD, RN, case manager, etc.), so that the insurance carrier's case management staff can immediately make contact with the treatment staff, the injured party and the parent/guardian or family members.

2. Follow Up with the Injured Person, Parent or Guardian and/or Family

- a. In the event that you have not already spoken directly with the injured person, their parents/guardian or family members, it is strongly recommended that you do so promptly. Inform them that you were notified and that a report of the incident is being immediately submitted to USA Hockey and the insurance carrier(s). **Please inform them that someone from our insurance claims staff will be contacting them shortly. Do NOT accept responsibility for the injury that has occurred.**
- b. The District Risk Manager should also give them his/her name and telephone number, and any other pertinent names and telephone numbers.

3. Periodic Follow-up is Recommended

It is strongly recommended that the District Risk Manager make additional follow-up contacts with the injured person, their parents/guardian or family members after the initial contact. Such periodic contact should be made at 15 and 30-day intervals, or more frequently (if needed), to reassure the injured party, their parents/guardian or family members that USA Hockey has not forgotten about them or their injury situation.

In addition to showing our concern, these follow-up contacts will ensure that there has been proper follow-up by our insurance carrier's claims staff (and their case managers), and will encourage the injured person, the parents/guardian or family members to contact the District Risk Manager if they have any questions, concerns, or issues about the claim, treatments, expenses, etc. They need to know that the hockey community is with them.

4. Compassion and Support

- a. It is imperative that all persons, when making either the initial contact or any subsequent follow-ups, recognize that the actual severity of an injury may not be fully understood, and that there may be a number of possible reactions to the injury, ranging from fear to anger. It is important that the District Risk Manager (and any others) display calmness and compassion, and that they reassure the injured person, their parents/guardian and family members that they will be given assistance and that USA Hockey will work to assist them to deal with the incident/injury.
- b. In the event the injured person, their parents/guardian or family members express any concern about the way the case is being handled, you should immediately contact your District Risk Manager.
- c. The District Risk Manager will notify others, as necessary.

5. Legal Issues/Concerns

- a. When a catastrophic injury is reported, especially when the full extent of an injury is undetermined, the injured person, their parents/guardian or family members may make comments/inferences about seeking legal representation or pursuing litigation. Such comments/inferences may be a reaction to the occurrence of the injury. Should this occur, simply acknowledge their comment, and advise them that you can have the District Risk Manager contact them if they believe that would be of assistance.



MEMBER Catastrophic Injury/SPECTATOR Injury Incident Report

Use this form **only** to report potential catastrophic injuries or spectator injuries.

***THIS IS NOT A CLAIM FORM
IT DOES NOT TRIGGER AN INSURANCE CLAIM***

This form is for reporting purposes only

Name of Injured: _____ Date of Birth: _____

Name of Parent(s) (if a minor): _____

Address: _____ City: _____ State: _____

Home Telephone: _____ Cell Telephone: _____ Work: _____

Local Program/Club Name: _____

Address: _____

Contact(s) & Phone #(s) _____

Date of Incident: _____ Location: _____

Game, Practice, Other: _____ Age Category: _____

Team: _____ Coach and Phone #: _____

Description of Incident: _____

Description of Injuries or Property Damage: _____

Medical Information: (Injury, Ambulance, Hospital and Doctor, On-Site Trainer or EMT) _____

Witness Name: _____ Relationship: _____

Contact Info: _____

Report Filed By: _____ Phone #(s): _____

Date of report: _____ E-mail Address: _____

If more space is needed please add pages as necessary.

Send, e-mail or fax report to your District Risk Manager or Associate Risk Manager, as soon as possible.

USA Hockey Catastrophic Injury/Spectator Injury Incident
Report rev: 2023

GENERAL LIABILITY COVERAGE

General liability coverage provides commercial general liability insurance with a \$1,000,000 limit of coverage, per occurrence, with a general aggregate limit of \$5,000,000. This coverage protects USA Hockey and its registered members against claims of negligence during a USA Hockey-sanctioned/approved event. Policy exclusions apply to this coverage.

Basic Liability Program

Provides broad legal liability protection and defenses for USA Hockey, USA Hockey-affiliated organizations and their officers directors, coaches, managers, officials, players, sponsors and volunteers against actions which arise out of an accidental bodily injury that results in a liability claim being brought against any (or all) of them while they were acting within the scope of their responsibilities on behalf of USA Hockey while participating in a sanctioned/approved event.

The policy, which is purchased by USA Hockey, is written with a policy limit of \$1,000,000 per occurrence and with a general aggregate limit of \$5,000,000. Products-Completed Operations does, however, have a \$2,000,000 aggregate.

All activities, necessary or incidental, for a registered team to conduct its practices, exhibitions, scrimmages, scheduled games, and post season play including, but not limited to, fundraising, team meetings and award banquets are covered by this general liability policy (see sanctioned/approved events).

Major Coverages Provided by this Policy Include:

- Bodily Injury and Property Damage Liability protection against allegations of negligence resulting in bodily injury to another, or damage to the property of others.
- Personal Injury Liability — legal liability to protect against claims for libel, slander, defamation of character, wrongful eviction, invasion of privacy and similar allegations.
- Contractual Liability for protection of various contracts and agreements under which the liability of another entity is assumed or transferred to the lessee (team or association) (see contract clauses).
- Independent Contractor Liability for protection against claims of liability arising out of operations performed by others under contract with USA Hockey or its affiliated groups.
- Participant Legal Liability provides coverage (subject to policy exclusions) for claims brought by participants in a hockey game against other member insureds. **NOTE: The policy specifically excludes player vs. player claims (such as assault & battery/fighting claims).**

Major Exclusions Include (but are not limited to):

- Immediate medical payments to athletes injured while participating in a covered event.
- Assault & battery/fighting (i.e., player versus player, etc.).
- Player versus player actions and lawsuits.
- Intentional acts or criminal allegations.
- Sales of liquor and alcoholic beverages.
- Communicable diseases.
- Professional medical malpractice claims.
- Liability arising out of the use of owned, non-owned, hired or rented vehicles of any type.
- Damage to the property of others while in the care, custody, and control of an insured (i.e., personal property of coaches, players, officials, etc.).

NOTE: The above information is simply a brief outline of the more important policy features.

DIRECTORS AND OFFICERS LIABILITY INSURANCE AND CRIME COVERAGE

D&O LIABILITY INSURANCE

USA Hockey members have coverage to protect themselves and their local associations, clubs, or teams from the threat of a lawsuit. It is a prudent business decision to protect the organization, its assets, and its membership, especially the organization's directors and officers. Lawsuits may arise from allegations of errors, omissions, negligent conduct, discrimination, improper decision-making, negligent retention of unfit personnel, and many more such claims. These lawsuits may threaten affiliates, leagues, local associations, teams, and other operations.

Coverage includes:

- Liability limit of \$1,000,000 per occurrence
- Deductible of \$10,000
- Deductible of \$20,000 for **non-profit Juniors**
- Acts beyond granted authority
- Wrongful termination, rejection or suspension of players or coaches
- Failure to deliver services
- Discrimination (based on age, race, sex, etc.)
- Lack of supervision/improper supervision
- Libel, slander, and defamation of character

Directors & Officers coverage is provided for all youth and adult associations, non-profit Juniors, and auxiliary organizations whose members are 100% USA Hockey registered (unless otherwise excluded). For-profit Juniors are excluded from this coverage. USA Hockey recommends that Directors & Officers coverage be purchased by these groups as their needs dictate.

CRIME COVERAGE

Member organizations also have a policy of Crime Insurance to protect themselves against a monetary loss caused by an employee or volunteer who might steal funds (theft, embezzlement, etc.).

AFFILIATES AND DISTRICTS

Employee/Volunteer Theft

- Limit of liability \$100,000
- Retention of \$10,000

Fraudulent Impersonation

- Limit of liability \$100,000
- Retention of \$25,000

ASSOCIATIONS, TEAMS, CLUBS AND LEAGUES

Employee/Volunteer Theft

- Limit of liability \$50,000
- Retention of \$1,000

Fraudulent Impersonation

- Limit of liability \$100,000
- Retention of \$25,000

NOTE: USA Hockey's crime coverage may not be adequate for all member organizations. Some organizations may control funds in excess of the maximum limits above. USA Hockey suggests that all member organizations review their exposure and purchase additional coverage where deemed necessary.

Please contact your District Risk Manager (listed in the front of the book) for further details.

CLAIM REPORTING

In the event of an actual injury, or an incident involving a possible injury, the following procedures should be used to report these injuries to the proper claim personnel.

PLAYER and COACH CLAIMS

- **Participant Accident (Excess Medical) Claims**

All claim reports should be made to the injured person's primary personal or group health insurance company first, for a determination of possible benefits. After the injured person has reported the injury to their **primary provider**, they should file their excess accident claim with A-G. To file an excess accident claim, go to usahockey.com/FilingAClaim.

- **Catastrophic Injury Claims**

It is extremely important that anyone knowing of an actual (or a possible) catastrophic injury to a player or coach, **immediately notify** the District Risk Manager. The immediate notice helps to ensure a prompt response from USA Hockey and our insurance claims personnel.

The proper reporting forms may be obtained from the District Risk Manager. **NOTE:** A complete listing of District Risk Managers' phone numbers is found at the front of this booklet.

OFFICIAL CLAIMS

- **Official's Participant Accident (Excess Medical) Claims**

All claim reports should be made to the injured official's **primary** personal or group health insurance company first, for a determination of possible benefits. After the injured official has reported the injury to their **primary provider**, they should file their excess accident claim with A-G. To file an excess accident claim, go to usahockey.com/FilingAClaim. The telephone numbers for the District Referees-in-Chief can be found at the front of this booklet.

- **Official's Catastrophic Injury Claims**

It is extremely important that anyone knowing of an actual (or a possible) catastrophic injury to an official **immediately notify** the District Risk Manager and the District Referee-in-Chief. The immediate notice helps to ensure a prompt response from USA Hockey, and from our insurance claims personnel, to assist the injured person and their family members, as needed.

LIABILITY CLAIMS

- If anyone advises you that someone other than a registered member of USA Hockey, has an actual or potential claim arising out of an incident or an injury or arising out of a possible dispute between USA Hockey members, **you should notify your District Risk Manager promptly**. The District Risk Manager will notify the appropriate member(s) of USA Hockey's national office staff and will conduct any necessary preliminary investigation.

Note: All registered members of USA Hockey are required to adhere to the Rules, Regulations and Bylaws of USA Hockey, as amended by the Board of Directors, including the provisions for arbitration as an exclusive remedy for disputes.

LAWSUITS

- If any member of USA Hockey, its Districts, Affiliates, leagues, teams, or any of its local associations are served with any lawsuit, civil summons, or other legal papers, they must immediately notify the District Risk Manager. Failure to notify USA Hockey immediately may jeopardize the applicable legal times for a response and could be grounds for the insurance company to deny coverage for the legal action involved. **DO NOT DELAY, CALL PROMPTLY.**

A complete listing of the District Risk Managers' phone numbers may be found at the front of this booklet.

PARTICIPANT ACCIDENT CLAIMS REPORTING

To file an excess accident claim, go to usahockey.com/FilingAClaim. For catastrophic and/or liability claims, contact your District Risk Manager.

DEFINITIONS

Accident Coverage	Coverage provided to pay medical expenses for members caused by accidental injury and/or a specific sum(s) for death, loss of sight, or loss of limbs. This may also be known as participant accident, sports accident, or excess medical coverage.
Additional Insured	<p>A person, rink or arena, company, or other party which is NOT the named insured (USA Hockey) on the policy, who will be protected by the terms of the USA Hockey insurance policy.</p> <p>NOTE: Additional insureds are NOT protected against their own actions but are protected only if they are sued because of an injury or damage which is alleged to have been caused by the action (or an action) of the named insured.</p>
Certificate of Insurance	A document, prepared and signed by an insurance company or its designated representative (agent, broker, etc.) on behalf of an insured, evidencing that the named insured has a policy of insurance and detailing what insurance(s) have been purchased.
Hold Harmless Agreement	A provision within a contract that may obligate one party to assume the responsibility for the legal liability of another party to the contract for any and all losses, damages, or other situations. USA Hockey has a model contract available through its Risk Management Program and the District Risk Managers, which contains a mutual indemnification version of the hold harmless.
Host Liquor	The provision of alcoholic beverages as an incidental part of an activity, and which does not require the possession of a liquor sales license by the entity conducting the activity (i.e., fundraisers, etc.).
Liquor Liability	The responsibility associated with the selling, serving and/or providing alcoholic beverages to others as a part of a business and which requires the business to possess a valid liquor sales license.
Negligence	The failure to provide proper supervision, care, or attention on behalf of other persons during an activity or event which results in an accident, injury, or damage to property. Proper supervision, care or attention are defined as, "...what a reasonable, prudent person, of ordinary intelligence, would do under a similar condition(s)..."
Out-of-Pocket Expense	A cost incurred by a member that is not covered by primary insurance and is paid for directly by the member.
Registered Member	A person who has completed the proper registration process with their local program.
Registered Team	Participants in a sanctioned/approved game or practice will be made up of players and coaches listed on an approved USA Hockey registration form.
Waiver & Release	A waiver is the legal relinquishment of a specific right or the legal opportunity to present a claim or to file a lawsuit for an accident. A release is also a form of legal relinquishment and is the acknowledgment of having given up the right to a claim or lawsuit.

CERTIFICATE OF INSURANCE

A request form for a certificate of insurance is available, upon request, from your District Risk Manager. No certificates of insurance will be issued by USA Hockey's insurance program without a properly completed request form being submitted to your District Risk Manager. Do not call the carrier to request a certificate.

NOTE: There is a processing time requirement (30 days) for all certificate of insurance requests. Do NOT wait until the last minute to request a certificate, to avoid delays and/or problems.

The local association, league, or team in need of the certificate of insurance must complete the request form and submit the completed form to their District Risk Manager, at least 30 days in advance of the date that the certificate is needed. The District Risk Manager will verify the current registration (or the association's status) with the District Registrar.

The District Risk Manager will forward the completed, verified request to the carrier for certificate issuing. Do NOT contact the staff at the carrier directly; they will not issue your certificate without the authorization of the District Risk Manager. Unauthorized contact with the carrier, by persons other than risk management staff or volunteers, could be deemed grounds for non-issuance of the requested certificate.

In many cases, the proof certificate (available through the District Risk Manager) may be sufficient evidence for an ice arena operator's need, since the certificate states the policy number, the limits of liability and the dates of the policy's term. Use of this proof certificate option may eliminate the need for adding additional insureds to USA Hockey's policy and should speed up the process for your organization.

SANCTIONED/APPROVED EVENTS

All normal ice hockey-related activities, such as games, practices, and scrimmages, between properly registered USA hockey teams are automatically sanctioned/approved. Regular use of premises for meetings and fundraising does NOT require a special event sanction/approval unless the proprietor (owner) requires being named as an additional insured on USA Hockey's insurance program. **The selling of alcoholic beverages will not be sanctioned/approved, and such sales are not covered by USA Hockey's insurance program.** No certificate of insurance will be issued unless the proper request form has been submitted, and the activity or event is sanctioned/approved by the District Risk Manager. If in doubt, call your District Risk Manager and let them advise you in advance of the event.

ADDITIONAL INSURED

An ice rink or an arena facility may require, as a part of their rental contract/agreement, that they be named as an additional insured under USA Hockey's liability insurance policy. They may also require that a certificate of insurance be issued (showing this status) to them before the premises or ice time may be rented or used.

If this request is made, you must contact your District Risk Manager promptly; he/she will advise you of the contract documents that they will need to receive and review before they can process any request for a certificate containing an additional insured provision. USA Hockey will no longer allow entities to be given additional insured status without reviewing the contract language that mandates such a status. This prevents circumstances and conditions beyond the control of USA Hockey and the local association from being transferred on contract terms. All contracts must first be reviewed before any additional insured status can be issued.

GUIDE TO COMPLETING A CERTIFICATE OF INSURANCE REQUEST FORM

A Certificate of Insurance (COI) is a form provided by the insurance company that shows evidence of the type of coverage USA Hockey has under its liability policy. The COI also shows the policy number, the name of the insurance company, and effective dates of the policy. In some cases, the rink or venue requesting the COI will ask to be named on the COI as an additional insured. It is important that the wording used to identify the additional insured be worded exactly as requested. The insured named on the policy is “USA Hockey, Inc. and Its Member Leagues and Teams” which covers all properly registered hockey teams, clubs, associations, affiliates, and districts. All USA Hockey entities are covered under this policy and changes cannot be made to the policy for each team’s needs. If monetary limits greater than USA Hockey’s policy are required by a rink, then associations may need to purchase additional excess liability on their own. The effective date of the policy coverage starts, each year, on September 1 at 12:00 a.m. and expires on September 1 at 12:00 a.m. of the following year. The effective date of the COI starts on the date the certificate is issued and ends on the date requested. This may be either the date the contract or event ends or September 1 if this is an ongoing activity. This could also be for a one-day event such as an end of year ceremony or banquet. No certificates can be backdated.

FILLING OUT THE REQUEST FORM

1. **Name of Team or Club.** This is the registered name of the team, club, or association. It is best to use the association name and then the team’s name if needed. This name should agree with the name listed on an ice rental agreement/contract.
2. **Association Code.** This is a code assigned to each member team, club, or association by USA Hockey. It is made up of three letters that represent the affiliate the team or association is registered with. An example would be CTH for Connecticut. This is followed by four numbers that are assigned to the association (example CTH1234). The code can be obtained from the association registrar. If the registrar does not know the association code, then the association’s registration may not have been completed. An affiliate or district will not have an association code.
3. **Club Contact Name and Email.** This can be either the person filling out the request or someone from the member association, team, or club that can be contacted for more information if needed. Include a phone number and an email address. A copy of the COI will be sent to this email address.
4. **USA Hockey District.** Use the USA Hockey district where your association, team is registered.
5. **Event.** Include the type of event the COI is being requested for. This could be sanctioned/ approved games and practices at a home rink, a tournament the association is running, special functions or use of a venue. The events must be USA Hockey sanctioned/approved events to be covered by the liability policy. To verify if an event is a sanctioned/approved event, contact your District Registrar if the event is on-ice. For all other events, contact your District Risk Manager.
6. **Event Location.** The name of the rink, building or venue in which the event is taking place.
7. **Event Date.** This would be the beginning and ending date of the event. The dates could be the full hockey season September 1 to September 1 of the following year in the case of ice time at a home rink. This is the effective date(s) of the COI and not the insurance policy. The effective starting date of the COI cannot be backdated to a date prior to the request. For example, if a COI is requested for a rink on December 1 and the request form indicates September 1, 2024, to August 31, 2025, the effective date of the COI would be December 1, 2024, to August 31, 2025. Again, this is not the policy effective date(s) but the effective date(s) of the COI. The policy

effective dates are in section A of the COI and the effective dates of the Certificate are found under the Club Name in the DESCRIPTION OF OPERATIONS section.

8. **Is the event a tournament?** Yes or No.
9. **Name of Additional Insured and/or Certificate Holder.** The name of the rink, business and municipality requesting to be named as additional insured on the COI. Most ice rental agreements list this information under the section labeled **'Insurance.'**
10. Full address of the rink, business, municipality or facility requesting to be added as additional insured and/or certified holder.

Any questions regarding completion of this form, please contact your USA Hockey District Risk Manager found in the front of this book.

Mail, fax, or email the completed form to the District Risk Manager listed on the bottom of the form.

If an agreement/contract with the party requesting the COI exists, include a copy of the agreement/contract.



USA Hockey – Certificate of Insurance Request



Instructions (please read):

- Please allow 30 days for the processing of this request.
- This request must be submitted by an USA Hockey association, team or club.
- Only the District Risk Manager can review and submit these requests to the insurers. Submitting directly to insurers will delay processing.
- Please ensure that the information provided is correct and legible, especially e-mail addresses.
- Typed responses are more legible than handwritten.
- This form is required only if you need to have an entity named as a certificate holder or an additional insured. If all you need is proof of insurance, you do not need to complete this form, instead request a proof of insurance from the District Risk Manager.
- **Coverage Applies to Only USA Hockey Approved/Sanctioned Events; any Event not Approved/Sanctioned by USA Hockey Voids Coverage.**

Member Association Information:

Name of Team / Club:	
Association Code:	
Club Contact Name:	
Contact Phone:	
Contact Email:	
USA Hockey District:	

Event Information:

All events must be a USA Hockey approved/sanctioned event. If you are unsure of whether event is approved/sanctioned, please contact District Risk Manager.

Event:	
Location:	
Dates:	
Additional Information:	
Is the event a tournament?	<input type="checkbox"/> Yes <input type="checkbox"/> No — Please Note: USA Hockey provides coverage only for approved/sanctioned tournaments in the US & Canada. Please provide proof that the tournament is approved/sanctioned by either USA Hockey or Hockey Canada to your District Risk Manager or your District Tournament Sanction Number.

Request Type:

- ☐ Additional Insured Status (Requested)
☐ Waiver of Subrogation Status (Requested)

If you are requesting one of the entities listed to be an additional insured, do you have a contract with the party?

- ☐ Yes – If yes, you must enclose a copy of the contract with this request to your District Risk Manager
☐ No – we do not have a contract with the requesting party

Additional Insureds/Certificates Holders:

Please list each additional insured or certificate holder by their legal name(s) – add additional forms if needed.

ADDITIONAL INSURED? Check here	CERTIFICATE HOLDER? Check here	FULL NAME	FULL ADDRESS

Risk Manager Name:

Phone:

District:

E-Mail:

Submit this request with any supporting documentation to your District Risk Manager.

Please [click here](#) for an online fillable form.

RISK MANAGEMENT OF RENTAL CONTRACTS

Over the past several seasons, the Risk Management Program at USA Hockey has been monitoring the types of losses sustained, the numbers of the claims presented against our insurance coverages, and the financial impact on USA Hockey. A disturbing and unfortunate trend continues to arise in areas where rink and arena owners, and/or their management staffs, are attempting to transfer the responsibility for all risks (both related and unrelated to our sport) onto USA Hockey and our insurance programs. Some local hockey programs and their associations are being asked to sign facility rental agreements that take on liability far beyond those risks that relate to the playing of the game. To protect USA Hockey and our insurance programs, efforts must be made to minimize the acceptance of these contractual risks and exposures.

District and Associate Risk Managers, as well as members of teams, leagues, and local associations, should review in detail the rental contracts that are being presented for signature, prior to them being signed. Your District Risk Manager, or their Associate Risk Manager, may request a copy of contracts that have been signed, to begin the process of advising you about suggested changes, so that your group can negotiate those changes for the following season's rental contract. Our District and Associate Risk Managers are not, nor are they expected to be, attorneys; if you have any doubts or concerns, they can tell you whom to contact.

INDEMNITY CLAUSE CHECKLIST

All arena rental contracts must be carefully reviewed, prior to signing, for provisions requiring the assumption of liability for negligent or intentional acts or omissions. We suggest that you conduct a careful reading of any facility rental contract you are asked to sign and negotiate to eliminate those that make the Lessee (you) responsible for all claims arising from conditions over which you (and USA Hockey) have no control. If the contract requires your organization to hold them harmless and to cover all legal expenses or claims, you may wish to use the following checklist to evaluate the indemnification clauses in those contracts and determine the degree of your group's responsibilities.

Is there an indemnity (who pays if...) clause?

- a. Why do you think this is important?
- b. Cautiously read all the fine print and legal language (get help if necessary).**
- c. Is indemnity against liability or loss, or against both situations?
- d. Does the indemnity cover all costs and expenses of investigations and legal defenses?
- e. Does it obligate the indemnitor (you) to investigate and defend claims against the indemnitee (the arena)?
- f. Under what conditions (if any) does this obligation arise?

Is the clause indemnity (pays for) or exculpatory (defends for)?

- a. Is the other party seeking to have you stand in his or her shoes in the event of loss?
- b. Is the other party seeking to avoid any and all responsibility altogether?
- c. Is the other party seeking to be "released and indemnified" and to what extent?

Public agencies such as schools, cities, counties, and other nonprofit organizations often require, and enforce, exculpatory (defends for) instead of indemnity (pays for) contract language.

What is the scope (detail) of the contract clause's language?

Does the clause:

- a. Cover your own negligence, concurrent (joint) negligence, sole negligence of the other party, third party negligence, intentional torts, strict liability, Acts of God?
- b. Violate any Federal, State, or Local Statutes, USA Bylaws, or Standing Orders of any kind?
- c. Provide, or lack, any insurance protection, or any other type of acceptable financial support?
- d. Provide, or lack, any economic justification or other rationale for requiring such a clause?
- e. Violate public policy or offend the sensibilities of your community?
- f. Include any unilateral or unconscionable (wrongful) requirements/provisions?

RECIPROCAL – STANDARD FORM

Party A shall defend and hold Party B, its officers, employees and agents harmless from and against any and all liability, loss, expense (including reasonable attorney's fees), or claims for injury or damages arising out of the performance of this Agreement but only in proportion to and to the extent such liability, loss, expense, attorney's fees, or claims for injury or damages are caused by or result from the negligent or intentional-acts or omissions of Party A, its officers agents, or employees.

Party B shall defend and hold Party A, its officers, employees, and agents harmless from and against any and all liability, loss, expense (including reasonable attorneys' fees), or claims for injury or damages arising out of the performance of this Agreement but only in proportion to and to the extent such liability, loss, expense, attorneys' fees, or claims for injury or damages are caused by or result from the negligent or intentional acts or omissions of Party B, its officers agents, or employees.

This is the most preferred indemnification form, from a risk and insurance management viewpoint. It allocates the responsibilities of the parties clearly and equitably. We strongly suggest that this form be used in all contracts or agreements offered by Party A to others.

INDEMNIFICATION — MODIFIED FORM

In some instances, the managers of ice arenas (whose facilities we want to use) may not understand the concept of mutual indemnification and hold harmless provisions. What we are really trying to say (legally) is “if we do wrong, we pay; and if you do wrong, you pay.” To try to overcome these difficulties in understanding contract language, and to assist our local organization(s), we have drafted a modified version of the indemnification and reciprocal forms. The new contract clause reads as follows:

“The parties to this contract agreement do hereby mutually agree to release, indemnify and hold harmless each other, from and against all liability for bodily injury (including death), damage to property, personal injury, claims, demands, losses, damages, costs and expenses (including any attorney’s fees), and lawsuits arising from, or alleged to arise from, rental and use of ice surface and/or use of the arena’s facilities, which are the subject of this agreement. Each party shall agree to accept the full responsibility for their own negligence and actions.”

MODEL ICE ARENA RENTAL AGREEMENT

This Ice Arena License Agreement ("Agreement") is entered into between:

Rink Operator: _____, its agents, servants, employees, and members ("Licensor"); and

Club: _____, its agents, servants, employees and members ("Licensee"), collectively referred to as the Parties.

This Agreement is intended to control the rights and responsibilities of the Parties regarding Licensee's use of the Ice Arena for its activities, which include ice skating, hockey games and practices. A licensee shall have exclusive use of the ice surface, boards, goals, benches, and locker rooms ("Licensed Areas") within Licensor's facility. This agreement shall also control Licensor's rights of and responsibilities for those areas of Licensee's non-exclusive use consisting of the parking lots, walkways, spectator stands and other public areas of the Ice Arena ("Non-Exclusive Areas").

1. **USE.** The facilities are to be used by Licensee for and during the Term of this Agreement for ice hockey games, practices, team meetings and related club activities unless modified in writing and signed by the parties to this Agreement.
2. **TERM.** This Agreement shall be in effect from _____, until _____, unless extended by the parties in writing.
3. **FEES.** Charges are due as set forth below:

4. **LICENSOR'S DUTIES & OBLIGATIONS.** Licensor shall: (a) Make the Arena available at the dates and times specified herein; (b) Provide a facility that is free from open and obvious physical defects in, of, or upon the Licensed Areas and an Ice Arena that is reasonably fit for its intended use and purpose; (c) Advance preparation of the ice surface, placement of nets, boards, lights, scoreboard and PA system as needed for its intended use and purpose; (d) Make reasonable efforts to resolve all concerns, including, but not limited to, correcting all defects that Licensee brings to Licensor's attention; (e) Be responsible for the condition of the Non-Exclusive Areas and maintain the Ice Arena in accordance with industry standards; and (f) Maintain order and control unruly behavior among spectators jointly with Licensee during all times when the Ice Arena is in use.

5. **LICENSEE'S DUTIES & OBLIGATIONS.** Licensee shall: (a) Abide by such reasonable rules and regulations as are generally applicable to any or all tenants of the Ice Arena; (b) Maintain all Licensed Areas in a clean and orderly manner; (c) Supervise and control the activities of its members, prospective members, players, coaches and invitees; (d) Notify Licensor of any open and obvious physical defects in the Licensed Areas of which it becomes aware; (e) If Licensee requires additional service providers, such as security personnel, for their event, Licensee may retain such providers, at its cost, subject to the prior approval of Licensor, and such an approval shall not be unreasonably withheld; and (f) Maintain order and control unruly behavior among spectators jointly with Licensor during all times when the Arena is in use.

6. **MUTUAL INDEMNIFICATION.** The parties to this Agreement do hereby mutually agree to release, indemnify and hold harmless each other, from and against all liability for bodily injury (including death), damage to property, personal injury, claims, demands, losses, damages, costs and expenses (including any attorney's fees), and lawsuits arising from, or alleged to arise from, rental and use of ice surface and/or use of the arena's facilities, which are the subject of this agreement. Each party shall agree to accept the full responsibility for their own negligence and actions.

- 7. INSURANCE.** The parties to this Agreement shall each secure and keep in force during the term of this agreement, from an insurance company, government self-insurance pool or government self-retention fund authorized to do business in the state in which the parties are located, commercial general liability with minimum limits of liability of \$1,000,000 per occurrence and a \$5,000,000 general aggregate and a \$2,000,000 products-completed operations aggregate.
- 8. EXCUSE OF PERFORMANCE.** The parties to this Agreement shall be excused from the performance of the terms and conditions of this Agreement when such failure is attributable to, and caused by, an Act of God, by governmental rules, regulations, or actions, by a power failure, or by other circumstances that are beyond the control of any of the parties hereto.
- 9. ASSIGNMENT.** Except for exchanges of, or the resale of, selected ice rental periods by Licensee, by notice to Licensor, neither party may assign this Agreement or transfer any of its rights, duties, or obligations hereunder, without the prior written consent of the other party.
- 10. CANCELLATION.** This Agreement may be canceled at any time by either party on 30 days written notice.
- 11. COMPLETE AGREEMENT.** This Agreement shall constitute the entire Agreement, including any Addendum(s) or Exhibit(s) as may be attached. In the event that any portion of this Agreement shall be ruled to be unenforceable by the courts, the remainder of this Agreement shall continue in full force and effect, for the term of the Agreement.
- 12. NOTICE.** Any notices concerning this agreement may be given, and all notices required by this agreement or concerning performance under this agreement shall be given, in writing, and shall be personally delivered or mailed addressed to the addresses shown below, or such other address or addresses as may be designated by either of the parties, in writing, from time to time. Notice shall also be sent via email to the email address for the party indicated below.
- 13. DISPUTE RESOLUTION.** All disputes, controversies, or claims arising out of or relating to this contract, specifically including, but not limited to, those relating to the determination of the duties and responsibilities of the parties and their respective liability for claims arising therefrom, shall first be discussed between the parties and if they cannot resolve the dispute shall be submitted binding arbitration in accordance with the applicable rules of the American Arbitration Association then in effect.

14. ADDITIONAL PROVISIONS.

IN WITNESS WHEREOF, Licensor and Licensee have mutually executed this Agreement as of the day first above written, or as shown in any Addendum(s) to this Agreement.

Licensor: _____	Licensee: _____
By: _____	By: _____
Its: _____	Its: _____
Address: _____	Address: _____
_____	_____
Phone: _____	Phone: _____
Email: _____	Email: _____

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/approved events,” we provide members with \$1,000,000 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/approved event.” First, we provide excess medical coverage, subject to policy deductibles and out-of-pocket obligations, to pay for medical care up to \$50,000; 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 \$50,000 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 member must meet a \$1,000 out-of-pocket expense obligation, per accident, before this coverage begins. 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. The USA Hockey plan requires that treatment following an injury must occur (start) within 30 days from the injury date.
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 coverage 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 must be registered, but what if a registered coach is not 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 is 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/approved 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 covered if a puck hits them, or are 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 a puck that flies out of the rink hits them, 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/approved events,’ and these other situations are not sanctioned/approved. In addition, you will 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 insurance 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.

If you own, operate or manage a rink and your program/association has equipment/uniforms/property/etc. at that location, we suggest you contact your local agent to purchase property coverage. The amount of coverage needed is based on the value of the property stored at the rink. The type of coverage can be explained to you by your agent but should include coverage for theft, fire, vandalism, and any other risks that may apply. USA Hockey does not provide coverage for this type of property.

10. **What is the 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 should not have been made. The policy can pay for your legal defenses (attorneys), which can

be significant, depending on location and lawsuit complexity. It carries a \$10,000 deductible. Non-profit Juniors are subject to a \$20,000 deductible. For-profit Juniors are excluded from this coverage. USA Hockey recommends that Directors & Officers coverage be purchased by for-profit Juniors as their needs dictate.

11. **Does USA Hockey offer Crime Coverage?** Member organizations also have a policy of Crime Insurance to protect themselves against a monetary loss caused by an employee or volunteer who might steal funds (theft, embezzlement, etc.). For affiliate associations and districts, there is a \$100,000 liability limit with a \$10,000 retention. For Fraudulent Impersonation there is a \$100,000 liability limit with a \$25,000 retention. For teams, clubs and leagues there is a \$50,000 liability limit with a \$1,000 retention. For Fraudulent Impersonation there is a \$100,000 liability limit with a \$25,000 retention. This crime coverage may not be adequate for all organizations. It is strongly recommended that each organization review their exposure and purchase additional coverage where deemed necessary.
12. **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/approved 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 is the program's responsibility to process the confirmation numbers and/or individual registrations.
13. **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 does not 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 \$50,000 to pay for covered expenses, if you are injured during a sanctioned/approved event or activity. The member must meet a \$1,000 out-of-pocket expense obligation, per accident, before this coverage begins. **In the event that there is NOT valid and collectible insurance in force at the time of the accident, a deductible of \$3,500 will be applied before this coverage will respond to the claim.**
14. **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/approved event" or activity, which includes USA Hockey tournaments. If a tournament is not a USA Hockey "sanctioned/approved event;" there is no coverage in effect from USA Hockey's insurance. When High School teams are participating, you should confirm that teams 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/approved," BEFORE you participate in that event or activity.

A "sanctioned/approved 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/approved event or activity," by contacting the District Registrar or the Member Services staff at USA Hockey's national office.

- 15. 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 the teams, their membership will be valid, and their insurance benefits will still be in effect.
- 16. Does the coverage include travel to and from games and practices?** USA Hockey’s excess medical 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 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.
- 17. 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 questions is “Yes”; however, there are some precautions that should be observed. In the member brochure “Summary of Insurance Coverages for Members,” that is emailed to all registered members, it says “All sanctioned/approved 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.
- 18. 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.
- 19. What about practicing 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, mouth guard, 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.”
- 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/approve 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). If in doubt, contact your District Registrar listed in the front of this booklet.

- 21. Are clinics, events, fund-raising activities, and other special situations covered by USA Hockey's policy?** USA Hockey has a policy that extends to protect its membership, including the sanctioned/ approved 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 cannot list every type of situation, it is always best to check with your District Risk Manager (or their Associate Risk Manager), or your District Registrar 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's games, alumni games, sales of home-cooked food products, use of other people'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 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 the officials must be registered; a single registered official (working in a two, three or four official system) does not make the game a "sanctioned/approved event or activity." They must all be properly registered with USA Hockey. The rulebook provides for "emergency officials," under Rule 501(d).
- 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?** A single USA Hockey registration will cover a person for both coaching and playing. You need to present your registration confirmation to all programs in which you are playing or coaching. This will allow each program to claim you as either a coach or a player and complete your registration, which will ensure that USA Hockey insurance coverage is not compromised.
- 25. Why do I have to sign up as a coach, a player, and an official separately? Doesn't the same insurance for membership cover everyone?** A single USA Hockey registration will cover a person for both coaching and playing. (See #23 above.) Referees have a different registration based on their certification level, so they pay a referee registration fee, which does not include player or coaching registration.
- 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 stricter (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. For equipment required, please refer to the current [USA Hockey Official Rules of Ice Hockey](#).
- 27. Do the players on my youth team have to wear a mouth guard when they are 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 be involved in the causes of concussions. As a result, all

players, including goalkeepers, in the 12 & under (Youth and Girls') through Youth 18 & under (including High School) and Girls' 19 & under age classifications are required to wear a colored (non-clear) internal mouthpiece that covers all the remaining teeth of one jaw, customarily the upper. It is strongly recommended, in all classifications, that all players wear a mouthpiece form-fitted by a dentist.

- 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 file a claim via usahockey.com/FilingAClaim. **In the event of a potentially severe injury, please have them call the District Risk Manager.**
- 29. 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 group or rink, be added as an ‘additional insured,’ the District Risk Manager will need to review your ice rental agreement contract as agreements many times attempt to transfer unacceptable risk(s) onto USA Hockey’s policy.
- 30. 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/approved by Hockey Canada, you are covered by the insurance if 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 the protective equipment required by USA Hockey’s rules while in Canada. However, if the event is NOT sanctioned/approved 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 some Hockey Canada programs which occur in the summer (5/31 - 8/31 each year) are not sanctioned/approved events; however, this time limit varies branch to branch within Canada. To find out if an event in Canada is sanctioned/approved during the summer months, contact your District Registrar or the USA Hockey national office – international department.
- 31. 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.
- 32. 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.” They must always be under the supervision of a carded, screened adult coach during all practices, clinics, try-outs and in the locker room. 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. For detailed information regarding Student Coach Regulation, go to usahockey.com/coaches/student_coaches.aspx.
- 33. Can a player ‘play up’ an age group, based on skill level or size of the player?** A youth or girls’ player may play on a team in an older classification only if the applicable Affiliate’s rules or decisions, and the applicable local program’s rules or decisions, permit that player to do so. A youth or girls player residing in one Affiliate may not play on a team in an older classification in a different Affiliate unless both the Affiliate where the player resides and the Affiliate where the player desires to play have granted permission to play in an older classification.

- 34. What about allowing a player to ‘play down’ an age group? Is that ever allowed?** USA Hockey’s current rules generally do NOT permit ‘playing down’. However, in an effort to reasonably accommodate players with qualifying disabilities under the Americans with Disabilities Act, USA Hockey will make reasonable accommodations where appropriate, based on a qualified health care provider’s statement regarding the player’s condition. 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 generally not considered to be adequate reasons for granting a ‘play down’ exception, since they do not rise to the level of a qualifying disability.

If you are planning anything other than scheduled practices, games, or scrimmages, please take a moment to email or call your District Risk Manager for coverage explanations, caveats or paperwork that may need to be completed prior to the event. The contact information for your District Risk Manager is listed in the front of this handbook.

<input type="checkbox"/> COACH	<input type="checkbox"/> PLAYER	LEGAL NAME	L A S T	F I R S T	M I
MAILING ADDRESS				DATE OF BIRTH	
CITY		STATE		ZIP CODE	
PARENT NAME					
GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female		E-MAIL			
PHONE				CITIZENSHIP <input type="checkbox"/> U.S. <input type="checkbox"/> Canada <input type="checkbox"/> Other	



USA Hockey Concussion Information and Acknowledgment



All sports and free play are associated with risk for a concussion, including playing, officiating or participating in ice hockey. It is important that all participants and parents learn about concussion prevention, recognition, treatment and return to play.

A concussion is a type of traumatic brain injury — or “TBI” — caused by a bump or blow to the head or by a hit to the body that causes the head and brain to move quickly back and forth. Bouncing or twisting of the brain in the skull can cause chemical changes and sometimes stretching of the brain cells. A concussion disrupts the way the brain normally works. Most concussions are mild, but all concussions should be taken seriously because permanent brain damage and death can occur from another injury. A concussion may be difficult to recognize. A person does not have to be “knocked-out” to have a concussion. Less than 10% of persons concussed actually lose consciousness. Signs and symptoms may show up right after the injury or can take hours or days to fully appear.

If a person reports one or more symptoms or demonstrates any signs of concussion after a blow to the head or body, they should be kept out of practice, play or training immediately and referred to a health care professional with experience in concussion management. A concussed brain needs time to heal and the person is much more likely to have another concussion if they return too soon. Repeat concussions are usually more severe and take longer to heal. Return to play, or officiating, is allowed only after the individual is without symptoms, has progressed through the USA Hockey concussion protocol and is cleared by the health care professional.

USA Hockey provides all participants with information and educational materials about concussions, including the risk of sustaining a concussion, how to minimize these risks, concussion signs and symptoms, and USA Hockey’s program for returning to play following a concussion. USA Hockey’s Concussion Management Program can be found on the USA Hockey website at usahockey.com/safety-concussions. USA Hockey will be collecting de-identified data from concussion return to play forms into a database to track concussions in youth, girls and high school hockey.

By checking the box and placing my initials in the box below, participant, and participant’s parent(s) or legal guardian(s) if participant is a minor, hereby acknowledges that (1) I have had the opportunity to review information on concussions provided by USA Hockey, including the signs and symptoms of a concussion, (2) participating in the sport of ice hockey involves the risk of sustaining a concussion and that I knowingly, freely and fully assume all such risks, (3) any participant suspected of possibly sustaining a concussion will be removed from practice, competition or other participation (and that I will remove myself from practice, competition or other participation) and not returned to practice, competition or other participation until cleared in writing by a licensed health care provider trained in the evaluation and management of concussions, (4) I shall follow USA Hockey’s Post-Concussion Return to Play Protocol (located at usahockey.com/safety-concussions) and any applicable state law prior to returning to play, and (5) USA Hockey will enter de-identified data from the USA Hockey Concussion Return to Play form into a database to track concussions in youth, girls and high school hockey.

	Age		Date Signed	
PARTICIPANT SIGNATURE				
PARTICIPANT NAME <i>(please print)</i>				
PARENT/GUARDIAN SIGNATURE <i>(if participant is 17 years of age or younger)</i>				
				Date Signed

This form must be signed on all three pages for registration to be complete.



Acknowledgment of USA Hockey Safe Sport Policies



USA Hockey is committed to creating a safe and positive environment for its participants' physical, emotional, and social development and ensuring it promotes an environment free from abuse and misconduct. To help create a safe environment, USA Hockey has adopted a Safe Sport Program containing policies and procedures applicable to its programs. As the national governing body for ice hockey as certified by the United States Olympic & Paralympic Committee ("USOPC") under the Ted Stevens Olympic and Amateur Sports Act, USA Hockey is subject to the requirements of the USOPC, the U.S. Center for SafeSport ("Center"), and federal law, including the Protecting Young Victims from Sexual Abuse and SafeSport Authorization Act of 2017 (the "SafeSport Authorization Act").

Accordingly, by virtue of such person's registration for membership, each member of USA Hockey agrees to abide by and be subject to (1) the SafeSport Code for the U.S. Olympic and Paralympic Movement (the "SafeSport Code") as adopted by the Center, (2) all requirements of the SafeSport Authorization Act, (3) and all USA Hockey Safe Sport Policies as set forth in the USA Hockey Safe Sport Program Handbook as each may be amended or modified from time to time. Each member of USA Hockey shall be subject (a) to the jurisdiction of the Center with respect to the investigation and resolution of any allegations that such person may have violated (i) the sexual abuse and misconduct policies of the Center, (ii) allegations of violations of USA Hockey's Safe Sport Policies that are reasonably related to and accompany a report or allegation of sexual abuse or misconduct, and (iii) any other allegations of violations of the SafeSport Code over which the Center exercises discretionary jurisdiction, and (b) subject to any action taken by the Center as a result of such allegations, including without limitation, temporary or permanent suspension or ineligibility, and/or referral to law enforcement authorities, all as set forth in the SafeSport Code. Each member of USA Hockey shall also be subject to the jurisdiction of USA Hockey with respect to any allegations that such person may have violated policies of USA Hockey's Safe Sport Program and that are not under the jurisdiction of or addressed by the Center.

The SafeSport Code may be found at uscenterforsafesport.org. The USOPC, USA Hockey and its Affiliates and Member Programs must comply with the policies and procedures as described in the SafeSport Code. Additionally, all members of USA Hockey are responsible for knowing the information, policies and procedures outlined therein. The USA Hockey Safe Sport Program Handbook and other information and materials regarding USA Hockey's Safe Sport Program may be found at usahockey.com/safesportprogram. As a member of USA Hockey, you are encouraged to review all Safe Sport Program materials and information available at USA Hockey's website. **All Adult Participants of USA Hockey, including all coaches, officials, volunteers, administrators, and board members, are considered mandatory reporters under federal law and must report any perceived sexual misconduct or child abuse to the Center and law enforcement (as applicable) within 24 hours.**

Minor Athlete Abuse Prevention Policies

The USA Hockey Safe Sport Program Handbook contains Minor Athlete Abuse Prevention Policies consistent with those required by the Center, and as applied to USA Hockey Programs, also includes other policies, procedures and requirements that USA Hockey considers important to its mission to provide a safe environment within USA Hockey programs. These policies include prohibitions one-on-one interactions between minor age participants and (i) adult members of USA Hockey (including all adult players, coaches, officials and manager/volunteers), (ii) any adult authorized, approved or appointed by USA Hockey or a member program to have regular contact with or authority over minor Participants, and (iii) any adult employee, staff or board members of USA Hockey or a member program. These policies apply

in areas or situations with an increased risk of abuse or misconduct, including prohibitions or specific requirements for on one-on-one interactions between adults and minors in locker rooms, electronic communications, during travel locally to and from practices or games and during overnight team travel, in meetings or individual training sessions, and in out-of-program interactions.

To best protect athletes from abuse or misconduct in our sport, it is critical that parents of minor athletes are familiar with the policies of USA Hockey and monitor to help ensure that interactions between their children and adults in USA Hockey programs are in compliance with the rules and regulations for those interactions. USA Hockey strongly encourages parents to make their children aware of the USA Hockey Safe Sport Program policies concerning interactions between adults and minors.

PARENTS SHOULD NOT PERMIT THEIR CHILDREN TO PARTICIPATE IN INTERACTIONS THAT ARE NOT IN COMPLIANCE WITH USA HOCKEY SAFE SPORT POLICIES. PARENTS SHOULD, AND ALL ADULT MEMBERS OF USA HOCKEY ARE REQUIRED, TO REPORT VIOLATIONS OF THE USA HOCKEY SAFE SPORT PROGRAM POLICIES AS SET FORTH IN THE USA HOCKEY SAFE SPORT PROGRAM HANDBOOK.

SafeSport Training

Many persons that are members of USA Hockey are required by federal law and/or the USOPC, the Center or USA Hockey, to complete SafeSport Training as a condition of their participation in USA Hockey programs. Even if you are not required to complete SafeSport Training, you are eligible to do so at no cost and USA Hockey strongly encourages you to complete the training. The training is available online and can be accessed at usahockey.com/safesporttraining.

United States federal law and the Center require that all adults who have Regular Contact with or Authority over Minor Athletes must complete SafeSport Training on an annual basis. This includes all coaches and officials, and all administrators, volunteers and employees with Regular Contact with or Authority over minor-aged hockey players. In some USA Hockey age classifications, there may be both adult age (18 and over) and minor age hockey players permitted on the same team, and those players that are or will become adults during the season will have regular access to minors and are required to complete SafeSport Training. To comply with law and to avoid being required to remove players from a team in the middle of a season, USA Hockey also requires that players and officials 17 years old during this season (all players/officials born in 2008) must also complete SafeSport Training. Accordingly, all players and officials born in 2008 or earlier must complete SafeSport Training prior to being permitted to participate or be on a roster in any Youth, Girls, High School, Junior, Disabled and Flex hockey classifications. SafeSport Training is valid for 12 months, and persons required to complete training must complete the next applicable SafeSport course on an annual basis (every 12 months) following completion of the previous course. A person with expired training shall be ineligible to participate (even if in the middle of the registration season) as a coach, official, administrator, volunteer, employee or in any role where they have Regular Contact with (including as a player) or Authority over Minor Athletes, and may be removed from a roster, until they have completed the requisite SafeSport Training.

Because some players and officials required to complete SafeSport Training are still minors at the time the training is required, USA Hockey is required to obtain parental consent for them to complete SafeSport Training. If your child is under 18 years of age at the time of this registration, then your signature below constitutes your permission for your child to complete SafeSport Training.

I have read and understand the above on behalf of myself and, if applicable, my minor child:

PARTICIPANT SIGNATURE

PARTICIPANT NAME (please print)

PARENT/GUARDIAN SIGNATURE (if participant is 17 years of age or younger)

Age _____ Date Signed _____

Date Signed _____

NOTES

[illegible]



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