

DISTRICT PERSONNEL

REGISTRAR

RISK MANAGER

Atlantic District

(Del., N.J., Eastern Pa.)

Tony Montagna (215) 322-4320 tony.montagna@verizon.net	Ken Haas (215) 230-8239 khaas77@comcast.net
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Central District

(Ill., Iowa, Kan., Mo., Neb., Wis.)

Norm Spiegel (847) 676-2922 jacole@comcast.net	Rich Butera (630) 627-4400 rbutera@midlandinsuranceagency.com
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Massachusetts District

Ron DiFilippo (978) 774-2813 r.renatodifilippo@comcast.net	Dave Hoffman (781) 237-3954 davewhoffman@verizon.net
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Michigan District

Robert Yohe (906) 485-1605 ryohe28289@aol.com	Grant Helms (989) 631-4507 riskmgr@chartermi.net
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Mid-American District

(Ind., Ky., Ohio, Western Pa., W.V.)

Keith Kenitzer (502) 239-0370 kenitzer@bellsouth.net	Murray Stall (513) 398-5227 717star3@cinci.rr.com
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Minnesota District

Carol Carlson (651) 439-0212 thegnome1@comcast.net	Bruce Kruger (763) 478-4671 kruger444@hotmail.com
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New England District

(Conn., Maine, N.H., R.I., Vt.)

Cathy Devine (603) 387-0118 cathydev@roadrunner.com	Charlie Fortier (603) 434-2633 riskmanager.usah@verizon.net
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New York District

Tom Branden (716) 685-2171 tcbranden@verizon.net	Tony Ciavaglia (716) 634-5172 tony@bronkieagency.com
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Northern Plains District

(Mont., N.D., S.D., Wyo.)

John Colter (701) 746-7299 jrcolter@gra.midco.net	Timothy F. Sanders (406) 259-6628 tsanders@billingsclinic.org
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Pacific District

(Alaska, Calif., Hawaii, Nev., Ore., Wash.)

Dan Rogness (907) 278-1924 danrog@alaska.net	John Silberstein (714) 350-5364 jmsilbrs@pacbell.net
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Rocky Mountain District

(Ariz., Colo., Idaho, N.M., Okla., Texas, Utah)

Bruce Karinen (801) 278-8865 rmdbk@aol.com	Kelly Grover (801) 746-0614 scorekeep@aol.com
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Southeastern District

(Ala., Ark., D.C., Fla., Ga., La., Md., Miss., N.C., S.C., Tenn., Va.)

Mark Bodner (561) 736-1817 bodsgt@bellsouth.net	Skip Williams (865) 470-8756 fxn2plyhky@aol.com
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WELCOME TO USA HOCKEY

With a membership of nearly 520,000 ice hockey players, coaches and officials, USA Hockey's mission is to promote the growth of hockey in America and provide the best possible experience for all participants.

For the beginner, USA Hockey provides Skill Development and Cross-Ice programs to introduce players to our sport, as well as age-specific practice plan manuals for all age levels. In addition, USA Hockey annually conducts District and National Championship Tournaments for youth, girls/women, juniors and adults. The organization also sponsors regional and national player development camps.

USA Hockey certifies and administers Junior Tier I and Tier II hockey. The purpose of the Junior program is to provide an opportunity for high-level players to develop their skills in preparation for collegiate and professional careers.

One of the fastest growing segments of USA Hockey's membership is girls' and women's hockey, which has grown more than 900% since 1990. In addition the overall membership of USA Hockey has more than doubled since the early 1990's.

Complimenting its grassroots efforts, USA Hockey is also the official representative to the United States Olympic Committee (USOC) and the International Ice Hockey Federation (IIHF). In this role, USA Hockey is responsible for organizing and training men's and women's teams for international tournaments that include the IIHF World Championships and the Olympic and Paralympic Winter Games.

For coaches and officials, USA Hockey provides comprehensive training and certification programs and produces training manuals and videos as a part of the Coaching Education Program and the Officiating Education Program. USA Hockey also maintains playing rules and promotes uniformity in the interpretation of those rules.

An extensive risk management program as well as parent education materials are also included in USA Hockey's benefit package. Details on all insurance coverages provided by USA Hockey are described in this brochure.

USA Hockey also publishes *USA Hockey Magazine*, the world's most widely-circulated hockey publication. A copy is sent to the household of every registered member 10 times per year.

For more information on the benefits of being a USA Hockey member, visit usahockey.com, the organization's official website, which also offers up-to-the minute coverage of hockey news and events.



2008-09

MEMBERSHIP INFORMATION

and Summary of Insurance Coverages for Members

USA Hockey, Inc. is the National Governing Body for the sport of hockey in the United States and is a member of the International Ice Hockey Federation and the United States Olympic Committee.

Please read this brochure and keep it in a safe place.

USA Hockey has purchased 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 insurance coverages provided to USA Hockey members. Complete provisions pertaining to the insurance coverages are contained in the policies on file with the policyholder, USA Hockey, and if any provisions in the policies differ from this summary, the actual policy provisions will govern. All coverages are determined by the terms, conditions and exclusions of the policies and are subject to change without notice.

DEFINITIONS

Who is an Insured Person?

An officially registered player, referee or coach. The coverage also extends to volunteers of USA Hockey while acting within the scope of their direct responsibilities on behalf of USA Hockey.

What is a Sanctioned Activity?

A competition, game or event which is hosted or sanctioned by USA Hockey and includes pre-competition activities and practice sessions which are authorized, organized and supervised by the coach, or an adult designated by the coach, to supervise and coordinate such activities.

EXCESS ACCIDENT COVERAGE

The coverage is provided while participating as a member of a registered ice hockey team during a USA Hockey-sanctioned game, official tournament game or practice session during the season. If a registered member's team has a scheduled sanctioned game or official tournament game, then the member is covered while traveling with the team directly to and from such activity. **Travel to and from practice sessions is excluded.**

COVERAGES

ACCIDENTAL EXCESS MEDICAL EXPENSE – Covered Medical and Dental expenses are payable, in excess of any other valid and collectible insurance in force at the time of the accident. A deductible will apply if there is no other valid and collectible insurance in force at the time of the accident. *In addition, the deductible portion of any primary insurance is neither covered nor eligible for reimbursement by this excess policy.*

The first covered expenses must be incurred within 30 days of the accidental bodily injury. There are limited dental and physical therapy benefits.

Benefits are subject to policy limitations. Please call the insurance company or your District Risk Manager for details.

MAJOR EXCLUSIONS (include but are not limited to):

- Assault and battery/fighting
- Repair or replace pre-existing dentures, fillings, crowns
- Property damage of insured person's glasses, contact lenses, dentures, uniforms, helmets, equipment, etc.
- Illness, disease or any bacterial infection other than a bacterial infection occurring as a consequence of an accidental cut or wound

As with any policy, there are other exclusions and limitations specific to this coverage that appear in the master policy. For more information contact your District Risk Manager or the USA Hockey National Office at (719) 576-8724.

CATASTROPHIC COVERAGE

Description of Coverage

The Catastrophic Injury coverage will pay benefits to an eligible, insured person, subject to a \$25,000 deductible for losses due to a catastrophic injury and in excess of other valid and collectible insurance in force at the time of the injury.

As with any policy, there are exclusions and limitations specific to this coverage that appear in the master policy. For more information contact the USA Hockey National Office at (719) 576-8724.

What is a Catastrophic Injury?

An injury sustained by an insured person during participation in a sanctioned event, including:

- a. While participating in a sanctioned event or performing directly assigned duties in connection with a sanctioned event; or
- b. During authorized and supervised group travel to and from the location of a sanctioned event, when traveling as a team; or
- c. During a temporary stay at the location of a sanctioned event while the insured person is engaged in an activity or travel authorized by USA Hockey and which results in bodily injury to that person who incurs at least \$25,000 or more of medical expenses (hereafter called the deductible) which shall serve as the deductible. **Travel to and from practice sessions is excluded.**

LIABILITY COVERAGE

Basic Program

Provides broad legal liability protection for USA Hockey and USA Hockey affiliated organizations, their officers, directors, coaches, managers, officials, players, sponsors and volunteers against lawsuits arising due to accidental bodily injury that results from a claim of negligence being brought against them while acting within the scope of their responsibilities on behalf of USA Hockey.

The policy is written on an occurrence form with a limit of \$1,000,000 per occurrence and without a general aggregate limit.

All sanctioned activities necessary or incidental to the conduct of practice, exhibition, post season and scheduled games including, but not limited to, fundraising, meetings and award banquets are covered by this basic legal liability policy. For more information contact your District Risk Manager.

Major exclusions include (but are not limited to):

- **Player versus player actions and lawsuits**
- **Assault and battery/fighting**

As with any policy, there are other exclusions and limitations specific to this coverage that appear in the master policy. For more information contact your District Risk Manager or USA Hockey, Inc. at (719) 576-8724.

DIRECTORS' & OFFICERS' LIABILITY INSURANCE AND CRIME COVERAGE

Description of D & O Coverage

USA Hockey members have coverage to protect themselves and their local associations, clubs or teams from the threat of lawsuits that may arise from allegations of errors, omissions, negligent conduct, discrimination, improper decision-making, negligent retention of unfit personnel, etc.

- Liability limit of \$1,000,000
- Deductible of \$1,000
- 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

Description of Crime Coverage

Member organizations 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.).

Coverages for Affiliate Associations and Districts include:

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

Coverages for Team, Clubs and Leagues:

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

CLAIMS REPORTING

To file an excess accident claim contact your local program registrar for a claim form. If you don't have their contact information, please call USA Hockey Member Services at (719) 576-8724, ext. 123.



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