



2009-10

## MEMBERSHIP INFORMATION

### and Summary of Insurance Coverages for Members



#### 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 ice hockey, 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](http://usahockey.com), the organization's official website, which also offers up-to-the minute coverage of hockey news and events.

#### DEFINITIONS

##### **Who is Covered?**

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, secondary to any valid and collectible insurance the registered member has in force at the time of the accident. The deductible portion up to \$1,000 of any primary insurance is neither covered nor eligible for reimbursement. **If the registered member has no valid and collectible insurance in force at the time of the accident, a deductible of \$3,500 will apply.**

The company will pay up to a maximum of \$25,000 of usual and customary costs for covered medical expenses incurred within two years (104 weeks) from the covered accident date and submitted within 15 months from the date the expense was incurred, for necessary medical treatment required as a result of an accidental bodily injury. The first covered expenses must be incurred within 30 days of the accidental bodily injury. **There are limited dental and physical therapy benefits. Please contact K&K Insurance at (800) 237-2917, prompt 1, for these limits.**

#### 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 coverage, there are other specific exclusions and limitations. *For more information contact K&K Insurance – (800) 237-2917, prompt 1, or your District Risk Manager.*

## 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

#### CENTRAL DISTRICT

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

Tom Hansen  
(608) 238-9578  
thansen@klengengineering.com

Rich Butera  
(630) 627-4400  
rbutera@midlandinsuranceagency.com

#### MASSACHUSETTS DISTRICT

Ron DiFilippo  
(978) 774-2813  
r.renatodifilippo@comcast.net

Dave Hoffman  
(781) 237-3954  
davehoffman@verizon.net

#### MICHIGAN DISTRICT

Robert Yohe  
(906) 485-1605  
michregistrar@gmail.com

Grant Helms  
(989) 631-4507  
riskmgr@chartermi.net

#### 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

#### MINNESOTA DISTRICT

Carol Carlson  
(651) 439-0212  
thegnome1@comcast.net

Bruce Kruger  
(763) 478-4671  
kruger444@hotmail.com

#### 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@myfairpoint.net

#### NEW YORK DISTRICT

Tom Branden  
(716) 685-2171  
tcbrenden@verizon.net

Tony Ciavaglia  
(716) 634-5172  
tony@bronkieagency.com

#### NORTHERN PLAINS DISTRICT

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

John Colter  
(701) 746-7299  
jrcolter@gra.midco.net

Bruce Bekkedahl  
(406) 252-8500  
bbekkedahl@ppbglaw.com

#### PACIFIC DISTRICT

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

Dan Rogness  
(907) 278-1924  
danrog@alaska.net

John Silberstein  
(714) 350-5364  
jmsilbrs@pacbell.net

#### ROCKY MOUNTAIN DISTRICT

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

Bruce Karinen  
(801) 278-8865  
rmbk@aol.com

Kelly Grover  
(801) 746-0614  
scorekeep@aol.com

#### 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

**Please read this information 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.

## 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 Janice Briggs at Summit America Insurance Company - (800) 995-1991.*

### What is a Catastrophic Injury?

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

- While participating in a sanctioned event or performing directly assigned duties in connection with a sanctioned event; or
- During authorized and supervised group travel to and from the location of a sanctioned event, when traveling as a team; or
- 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 Patricia Wallace at Aon Benfield - (973) 463-6245.*

## CLAIMS REPORTING

**To file an excess accident claim contact your local program registrar for a claim form. If you don't have contact information, please call USA Hockey at (800) 566-3288, ext. 123.**