

THIS IS USA HOCKEY INLINE

Recognizing that the future growth and development of hockey extends beyond the boundaries of ice, USA Hockey took a bold step forward in December 1994 through the introduction of the organization's official inline hockey program, USA Hockey InLine. The program services players, coaches, officials and volunteers as registered members, and is a model for the development of inline hockey programs worldwide.

The mission of USA Hockey InLine is to promote the growth of inline hockey in America and provide the best possible experience for all participants by encouraging, developing, advancing and administering the sport. USA Hockey InLine offers the same level of knowledge, experience and commitment to service that has made USA Hockey a respected national and international sports leader for more than 65 years.

The goals of USA Hockey InLine are to:

- Broaden the base of players, coaches and officials who participate in the sport of hockey
- Facilitate and enhance further education and skill development for players, coaches and officials

CLAIMS REPORTING

To file an excess accident claim contact:
K&K Insurance - (800) 237-2917, prompt 2

For catastrophic and/or liability claims, contact:
Ralph Bammert, Jr. - (303) 882-7090
riskmanager@usahockeyinline.org



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- Provide league directors with the resources and information necessary to offer quality programs for participants
- Increase the awareness of hockey throughout the United States, particularly in areas of the country where ice hockey programs are less prevalent

USA Hockey InLine is the only inline hockey program in the United States that has implemented a comprehensive grassroots organizational structure for its volunteers and members. At the national level, membership is divided into 12 districts, with registration offered in three different membership categories: Players (youth and adult), Coaches and Referees.

The programs and services of USA Hockey InLine are administered by a national office staff and an extensive network of regional and state volunteers. District and State Coaches-in-Chief and Referees-in-Chief implement a national training and certification program for coaches and officials, strengthening USA Hockey InLine's commitment to be the leader in providing educational programs for inline hockey participants.

Other programs and services of USA Hockey InLine include player development clinics and camps, Learn-to-Play Hockey Program, Parent Education Program, and the Abuse & Screening Policy. Additionally, USA Hockey InLine produces various videos and manuals such as the Super Skills Video Series, Age Specific Drill Books and a Body Contact Video.

Benefits of membership in USA Hockey InLine includes streamlined sanctioning procedures for tournaments and leagues; participation in numerous sanctioned tournament events; educational clinics, seminars and manuals for coaches and officials; and an annual subscription to *USA Hockey Magazine*, the official publication of USA Hockey and USA Hockey InLine.



2008-09 INSURANCE COVERAGES FOR MEMBERS

**General Liability
Excess Accident
Catastrophic**

**Covering players, coaches and referees
participating in sanctioned activities**

**USA Hockey InLine is not an insurance
company and does not sell insurance.**

**The insurance coverage is only one of the many
benefits of membership in USA Hockey InLine.**

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

USA Hockey InLine provides the following described coverages for itself and its members. The following description of coverages are not complete and are not contracts of insurance: rather, they are summary statements of the coverages provided to USA Hockey InLine members. Complete provisions pertaining to the coverages are on file with USA Hockey InLine, and if any provisions differ from this summary, the actual coverage provisions will govern. All coverages are determined by the terms, conditions and exclusions, 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 InLine while acting within the scope of their direct responsibilities on behalf of USA Hockey InLine.

What is a Sanctioned Activity?

A competition, game or event which is hosted or sanctioned by USA Hockey InLine 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 inline hockey team during a USA Hockey InLine-sanctioned game, official tournament game or practice session during the 2008-09 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 and dental 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 coverages. Please contact K&K Insurance – (800) 237-2917, prompt 2.**

- \$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. Call K&K Insurance – (800) 237-2917, prompt 2.

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 2

CATASTROPHIC COVERAGE

Description of Coverage

The \$1,000,000 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
Summit America Insurance Services
(800) 955-1991

Injuries of a catastrophic nature should be reported immediately to Ralph Bammert, Jr., USA Hockey InLine's Risk Manager – (303) 882-7090 or riskmanager@usahockeyinline.org.

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 InLine members and which results in bodily injury to that person who incurs at least \$25,000 or more of medical expenses (hereafter called the deductible) within two years from the date of the covered accident, which shall serve as a deductible. **Travel to and from practice sessions is excluded.**

LIABILITY COVERAGE

Basic Program

Provides broad legal liability protection for USA Hockey InLine and USA Hockey InLine 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 InLine.

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.

Major coverages include:

- Bodily Injury and Property Damage Liability
- Participant Legal Liability
- Contractual Liability
- Personal Injury Liability
- Host Liquor Liability
- Premises Medical Payments

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. If you have questions, please contact:

Patricia Wallace at Aon – (973) 463-6245