



There Is A Lot to Like About USA Disabled Hockey

As a result of a Congressional Act in 1975, the National Governing Body for the sport of ice hockey in the United States of America is USA Hockey. It's mission is to promote the growth of hockey in the United States and to provide the best possible experience for all participants.

As a National Governing Body (*NGB*) it is important to periodically review with its leaders, participants, volunteers and staff the mission of its organization. This is to ensure that each leader, participant, volunteer and staff member stays on track maintaining the mission.

USA Hockey is comprised of several councils, committees and sections whose role is to concentrate on their specific area of focus while concurrently working together to best serve its participants. USA Hockey, made up of a very large number of volunteers also has staff members who work out of Colorado Springs, Colorado. These staff members work and coordinate with the volunteers all over the country to promote ice hockey.

USA Hockey is one of only a few *NGB*'s who include players with disabilities. In 2013, USA Hockey was chosen to receive The Amazing Leader Award from the United States Olympic Committee for its involvement in providing hockey for Everybody. USA Hockey has worked to provide these opportunities for players with a disability through its USA Hockey Disabled Hockey Section. The mission of the USA Hockey Disabled Hockey Section is to promote the growth of disabled hockey in America, to provide the best possible experience for all participants, youth and adults, no matter the level of their disability and above all else, to make sure having fun is the top priority.

There are 4 disciplines within the USA Hockey disabled hockey family: Deaf/Hard of Hearing, Sled Hockey, Standing/Amputee Hockey and Special Hockey.

To fulfill this mission, USA Hockey and the Disabled Hockey Section provides each participant with the following:



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Insurance – a world-class insurance coverage to provide peace-of-mind for all involved in the sport.

- **Director's and Officer's Liability Insurance (D & O 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.
- **Commercial General Liability Coverage (CGL):** 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 event. USA Hockey provides CGL insurance with a \$2,000,000 limit of coverage, per occurrence, with no general annual aggregate limit.
- **Participant Accident (Excess) Coverage:** USA Hockey provides participant accident 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 game, a USA Hockey sanctioned 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.
- **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 . This is a per occurrence policy as opposed to an aggregate policy, which is what many other policies are. With an aggregate policy, if the policy limit is \$2 million and one program uses all \$2 million, any future lawsuits by any program is no longer covered.
- **Crime Insurance** - 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.*).



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Risk Management - USA Hockey provides an extensive risk management section dedicated to the safety of all participants, including research and education. The purpose is to provide USA Hockey and its members an environment which attempts to minimize those risks that exist within the sport of hockey, so that the players, coaches, officials, and volunteers can concentrate on the most important aspect of hockey.

Coaching Education Programs - USA Hockey and the Disabled Hockey Section are in the process of developing specialized coaching seminars, online training modules, discipline specific practice plan manuals and free apps for all four disciplines to enable coaches to learn the most advanced coaching techniques specific to their discipline. Currently within the area of disabled hockey, just the head coach is required to attain a Level 1 coaching certification and participate in an online disabled module. All other disabled coaches are encouraged to attend a coaching seminar to expand their coaching knowledge but are not required to do so. In addition, all other disabled volunteers can register with USA Hockey free of charge and obtain these same benefits.

Official Playing Rules - USA Hockey and the Disabled Hockey Section has and continues to establish playing rules respective to each discipline to provide consistency for all participants within their disabled discipline.

Player Safety - USA Hockey provides a comprehensive off-ice safety program entitled USA Hockey SafeSport which provides systems that help protect participants from physical abuse, sexual abuse and other types of abuse and misconduct that can be harmful to youth hockey players and other participants. USA Hockey requires all adults who have contact with minor age children to be screened. For more information, visit <http://www.usahockey.com/page/show/908023-usa-hockey-safesport-program>.

Grants - USA Hockey and the USA Hockey Disabled Hockey Section offer grants through the USA Hockey Foundation to assist in the growth and development of each disabled discipline. In addition, through the Affiliate structure of USA Hockey, Affiliates also offer grants to disabled programs (*specifically Special Hockey and Sled Hockey*) which are in addition to the grants mentioned above. To date, the USA Hockey Foundation has issued more than \$750,000.00 to disabled programs throughout the country.

Volunteer Registration - USA Hockey allows for volunteers to register with USA Hockey free of charge. These volunteers also are protected through the insurance and enjoy many of the same benefits as a player.

Free Publications - The USA Hockey Disabled Hockey Section provides a multitude of free educational publications and brochures to support efforts of all programs across the country.



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Partnerships - Because of the valued partnership between the National Hockey League (NHL) and USA Hockey, funding from the NHL for all disabled hockey programs is funneled through USA Hockey and the USA Hockey Foundation and is then distributed to disabled hockey programs throughout the country. This partnership continues to become stronger every year.

USA Hockey & Hockey Canada Partnership - Starting with the 2013-14 season, special hockey programs will be able to register with Hockey Canada. Because of the strong relationship USA Hockey has with Hockey Canada this means all disabled teams registered with USA Hockey will be allowed to play against teams registered with Hockey Canada. Any games between US and Canadian teams that involve a team that is not registered with their respective NGB will not be considered sanctioned by either organization and insurance coverage will not be in place.

International Relationships - All members of USA Hockey receive countless benefits from other organization's strong partner relationships with key groups, including the United States Olympic Committee, International Ice Hockey Federation, International Olympic Committee and the International Paralympic Committee.

Disabled Hockey Workshop - An annual disabled hockey interactive workshop that educates leaders within the disabled hockey family on such topics as how to build a gold standard disabled hockey program, how to recruit disabled hockey players, how to market your disabled hockey program, how to fund raise and solicit sponsors for your disabled hockey program, coaching and refereeing seminars as well as an open forum on how to further grow disabled hockey within the United States.

Disabled Hockey Festival - An end of the year celebration of life and hockey with its annual Disabled Hockey Festival. Hosted annually by a different city each year, it brings together all four disciplines to an exciting weekend of hockey where participants, coaches, administrators, parents, families and friends can come together, compete on the ice and most importantly, make new lifelong friends. This gathering of disabled athletes is the largest gathering of disabled hockey players in the country.

Monthly Magazine - an annual monthly subscription (**free of charge**) to USA Hockey Magazine, the most widely distributed hockey publication in the world.



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Q and A

I never knew the strong level of USA Hockey's involvement with the disabled community over the past 10 plus years. Where was this information?

A lot of the information can be found on USA Hockey's website at www.usahockey.com. In addition, the information is distributed from the USA Hockey Disabled Hockey Section members out to disabled hockey community. This communication comes from the discipline specific representative (*there is one for each of the four disciplines*) as well as from each of the 12 district disabled hockey representatives. Each season following the USAH Winter Meeting and the Annual Congress each discipline representative (*special, sled, hearing impaired and standing/amputee*) and the twelve District disabled representatives report to its members on activities and initiatives resulting from these meetings. Throughout the season you should be receiving regular updates from these individuals as well.

There are many associations out there, how does USA Hockey work with all of them?

There are thousands of groups/associations that work with USA Hockey. Some of the associations are within USA Hockey's structure, while some work along side USA Hockey. Many members of USA Hockey are a part of an association that is specific to their age level or geographic region etc.. For instance, a player might be a part of the Bruins Hockey Association which has 2,500 members. This same player participates at the 12 and under age level and his/her team is part of the Northern Illinois Hockey League which has 1,000 members. This same player participates as a member of all these groups as well as registers and is a full member of USA Hockey.

Can my team register with an association not affiliated with USA Hockey and still register with USA Hockey?

Absolutely! Players and teams may register with outside associations as well as register with USA Hockey. Your team may register with USA Hockey at any time.

If my team is registered with USA Hockey, can my team play teams that are not registered with USA Hockey?

If your team plays a team that is not registered with USA Hockey or Hockey Canada, your insurance and USA Hockey benefits are not in place.

How do I know if a team or tournament is registered with USA Hockey?

Just ask your Affiliate representative and he/she will be more than happy to assist you. You can also always ask the team you're playing. They should be able to provide an official USA Hockey roster called a T1 form. If you are still unsure you can reach out to any of the contacts listed on the USA Hockey website.



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Where does the money from the USA Disabled Hockey Festival go to?

The Disabled Hockey Festival was created by USA Hockey to offer a large scale grand event for disabled hockey teams to play and have fun together. USA Hockey has contributed to covering the majority of the ice costs since the Festival's inception to the tune of close to \$250,000 over the last 10 years. As you can imagine, an event of this size (*with over 60 teams and 800 participants*) is expensive to conduct. All team fees and any other dollars brought in go directly to cover the costs of the Festival. It is a mandate of USA Hockey that any additional dollars raised go directly back to disabled hockey in the area the Festival took place. Since the Festival's inception, USA Hockey has never brought in one penny from the USA Hockey Disabled Festival. In fact, over \$100,000.00 has gone back into the various hosting cities to support and grow disabled hockey.

What is D & O Coverage and am I covered under USA Hockey?

D & O (*Directors and Officers*) insurance coverage provides additional coverage for USA Hockey organizations that is not covered under the liability policy. D & O helps protect the organization, its assets and membership from lawsuits that may arise from allegations of errors, omissions, negligent conduct, discrimination, improper decision making, negligent retention of unfit personnel and other such claims. There is a \$1,000,000 liability limit and a \$1,000 deductible. This coverage is offered to all USA Hockey non-profit member organizations as part of their membership in USA Hockey.

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 events," we provide members with \$2,000,000 general liability coverage against claims for bodily injury, property damage and personal (*libel, slander, defamation*) injury. The same coverage protects your board of directors.

Does the coverage include travel to and from games and practices?

USA Hockey's excess medical policy 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 a 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.



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What is the difference between an Aggregate Policy and a Per Occurrence Policy?

An aggregate policy means that the coverage is shared by the community and/or group and each individual lawsuit subtracts from the total amount and when that amount is exhausted no coverage is in place. With a per occurrence policy, each individual lawsuit is treated separately and has coverage for the full amount, regardless of any previous lawsuits. In other words, if you have an aggregate policy of \$2 million and a lawsuit uses \$1.5 million, the next lawsuit will only have \$500,000 in coverage, whereas with a per occurrence, each lawsuit would have \$2 million in coverage.

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 event" or activity, which includes USA Hockey tournaments. If a tournament is not a USA Hockey "sanctioned 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," BEFORE you participate in that event or activity.

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 games or practices against nonregistered teams/leagues, unless a District Risk Manager and Registrar agree to issue a Special Event Sanction (*usually done for foreign teams*).

Are clinics, events, fund-raising activities, and other special situations covered by USA Hockey's policy?

USA Hockey has a policy which it extends to protect its membership, including the sanctioned 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 can't list every type of situation, it's always best to check with your District Risk Manager (*or their Associate Risk Manager*), or USA Hockey's Insurance Coordinator to check on your group's situation BEFORE it takes place. Proper risk management strengthens our insurance.



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Where can I find the contact information if I have questions?

There are several locations. You can find all the disabled hockey section member contacts on the website at <http://www.usahockey.com/page/show/903959-disabled-section-contacts>. You can also find all of the contacts in the USA Hockey Annual Guide at <http://www.usahockey.com/page/show/836946-annual-guide>. Finally, you can always send an email to DisabledHockey@usahockey.org.

Who makes up the USA Hockey Disabled Hockey Section?

The USA Hockey Disabled Hockey Section is made up of 12 district disabled representatives, 4 discipline specific representatives (*special, sled, standing amputee, deaf/hard of hearing*), 2 athlete representatives, 1 USA Hockey staff member, 1 risk management representative, and 1 chairperson. This group of people are all heavily involved in providing hockey for players with disabilities and have extensive experience and education in the field of individuals with disabilities. The disabled hockey section is a volunteer group dedicated to providing opportunities for EveryBody in all four disciplines.

Where can I find more information regarding any of the topics above?

Many of the topics above have much more detail that can be provided. Feel free to send an e-mail to DisabledHockey@usahockey.org regarding any topic.