



# Explanation of Insurance Implications



# Sanctioned Activities Covered By USA Ball Hockey Insurance

**As a sanctioned league of USA Ball Hockey Foundation, Inc., you will have the benefits of:**

- Insurance protection for sanctioned activities. Sanctioned activities are defined as:

Sanctioned events and/or approved activities including

1. Ball Hockey games; tournaments, practices, camps, clinics and related or incidental activities that are organized, sponsored, sanctioned or approved by USA Ball Hockey Foundation, Inc., and
2. For USA Ball Hockey Foundation, Inc. Member Clubs, coverage is extended for club sponsored or supervised activities such as club or team meetings, banquets and usual, non-hazardous fundraisers such as bake sales, car washes and other similar events, as long as players/teams involved are registered as members with USABH and USABH has been notified in advance of such events.

# Requirements For Protection

- The League must be a Sanctioned Organization as defined by the USA Ball Hockey Foundation, Inc.'s guidelines and procedures;
- The Participant must be a registered member having paid the respective fees and received a Registration Number as defined by the USA Ball Hockey Foundation, Inc.'s guidelines and procedures;



# Insurance Protection Provided

While participating in a USABH “covered activity”, insurance protection, subject to the terms, conditions and exclusions contained within the policy, will be extended to “sanctioned leagues” and “registered members” as follows:

**Commercial General Liability** – Coverage is limited to sporting events and activities that are supervised, sanctioned and/or operated under the definition of “Covered Activities” and for which USABH has been provided advanced notification.

**Participants Accident Insurance** - Of sanctioned events and/or approved activities (See Definitions) for covered individuals. Provides Accident Medical Expense and Accidental Death & Specific Loss coverage.

# General Liability

<u>Coverage</u>	<u>Limit</u>
General Aggregate (PER LOCATION)	\$5,000,000
Products Completed Operations Aggregate	\$1,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented to You Limit	\$300,000
Premises Medical Payments	\$5,000
Sexual Abuse and Molestation - Each Occurrence	\$1,000,000
Sexual Abuse and Molestation - Aggregate (PER PERP)	\$2,000,000
Legal liability to Participants (see policy conditions)	\$1,000,000
Professional Liability Coverage for Sports or Fitness Activities (KR-GL-13)	\$1,000,000
Crisis Response - Each Crisis Event / Aggregate	\$25,000
Cyber Privacy & Client Identity Theft Supplementary Payments	\$10,000 per person/\$100,000 aggregate

<b>General Liability - Additional Coverages:</b>	
<u>Coverage</u>	<u>Limit</u>
Liquor Liability - Each Common Cause	No Coverage
Liquor Liability - Aggregate	No Coverage

**Notable Exclusions:** Asbestos, Nuclear Energy Liability, War Liability, Pollution with Hostile Fire Exception, Employment Related Practices, Mold, Mildew, Fungi and Bacteria (as approved in applicable states), Communicable Diseases, Silica or Related Dust (as approved in applicable states), Lead (as approved in applicable states), Violation of Communication (as approved in applicable states), Bodily Injury to Employees, Player vs Player Claims, Fireworks, Medical Payments to Participants, Medical Payments to Volunteers, Sexual Abuse and Molestation (IF ITEM #4 OF CONDITIONS TO BIND IS NOT MET), Airport and Aircraft, Hot Air Balloon, Motorized Vehicles, Watercraft and Powerboat used for Racing, Stunting, or Demolition, Dunk Tanks, Haunted Houses, Amusement Devices, Rodeos, Bungee Operations and Concerts

Other standard exclusions, extensions and conditions apply.

# Participant Accident & Medical Expense

ACCIDENT MEDICAL EXPENSE BENEFIT		Class:
Maximum Benefit Amount:		\$25,000 per insured per injury
Deductible:	Corridor	\$500 per insured per injury
Benefit Percentage:		100% of R&C
Loss Period:		180 days
Benefit Period:		3 years

**Coverage:**  
Excess provision for Medical Expense Benefit: The benefits provided under the plan selected are excess to any valid and collectible coverage. In the absence of other coverage, this policy will provide primary benefits, subject to the deductible shown above.

**Covered Activities:**  
Sanctioned events and/or approved activities include the following: 1) Ball Hockey Games, Tournaments, Practices, Camps, Clinics, and Related or Incidental activities that are organized, sponsored, sanctioned or approved by USA Ball Hockey Federation, Inc. 2) For USA Ball Hockey Federation, Inc. Member Clubs, coverage is extended for club sponsored or supervised activities such as club or team meetings, banquets and usual, non-hazardous fundraisers such as bake sales, car washes and other similiar events. This includes travel. Travel means team or group travel arranged and supervised by the policyholder to or from any Covered Activity; it does not include temporary residence at a hotel or similar facility.

**Definition of Eligible Persons:**  
Participants, including volunteers and staff, performing their normal duties at a "covered activity"

# Participant Accident & Medical Expense

## **What are the benefits:**

**Accident Medical Expense:** Nationwide will pay excess over and above any amount(s) paid or payable under any other insurance plan or union welfare plan, or prepayment arrangement, any federal, state, or other governmental plan or law, whether provided on an individual basis or by membership in an association whether insured or uninsured, incurred as the result of any one accident up to the maximum benefit indicated in the plan selected and subject to the plan's deductible.

**Accidental Death & Specific Loss:** If injury to the Eligible Person results in the death or dismemberment of the eligible person, within six months after the date of the accident, the Company will pay the benefit as provided by the plan selected.

Note: This Benefit is subject to the Exclusions and other provisions of the Policy. In addition, the following limitations apply. Benefits for Covered Expenses shown below are subject to the Maximum Benefit Amount, Deductible, Benefit Percentage, Loss Period, and Benefit Period shown above, unless otherwise specified.

# What Insurance Protection Does USABH NOT Provide?

Coverage provided by USA Ball Hockey Foundation Inc. is specific to sanctioned events and registered players. It is important that clubs understand that certain insurance protection must still be obtained to protect other exposures not associated with USABH. These risks include:

- Property Coverage – Camp Building or Property coverage, personal property or contents and equipment of any individual club or that of USA Ball Hockey Foundation, Inc. or any players of insured entities or individuals;
- General and Excess Liability and its related coverages for teams and participants that are not registered members of USA Ball Hockey Foundation, Inc. Many clubs have younger players who are not yet able to participate in USABH. Coverage for such players and those not registered remain the responsibility of their specific club.

Again, coverage provided under the USA Ball Hockey Foundation, Inc. program is



# Definitions

**“Participant”** - The term “participant” shall include players, coaches, managers, staff members, team workers, referees, officials, scorekeepers, and all other personnel including, but not limited to, media personnel permitted to enter any restricted areas which are defined as those areas restricting access to general public spectators.

**“Participants Accident Coverage Eligible Persons”** – Participants, including volunteers and staff, performing their normal duties as a “covered activity”.

**“Named Insured Schedule”** - USA Ball Hockey Foundation, Inc., USA Ball Hockey Foundation National Teams, Member Clubs, member athletes/players, umpires/officials, coaches and athletic trainers, event organizers and volunteers, **but only while acting in their capacity as such with respect to “covered activities”.**

# Definitions

**“Covered Activity”** - Sanctioned events and/or approved activities including (1) Ball Hockey games; tournaments, practices, camps, clinics and related or incidental activities that are organized, sponsored, sanctioned or approved by USA Ball Hockey Foundation, Inc., and (2) For USA Ball Hockey Foundation, Inc. Member Clubs, coverage is extended for club sponsored or supervised activities such as club or team meetings, banquets and usual, non-hazardous fundraisers such as bake sales, car washes and other similar events, as long as players/teams involved are registered as members with USABH and USABH has been notified in advance of such events.

**“Covered Activity – Extension Relative to Participants Accident Coverage”** - In addition to the definition above...This includes travel. Travel means team or group travel arranged and supervised by the policyholder to or from any Covered Activity; it does not include temporary residence at a hotel or similar facility.

**“Eligible Persons Insured” (under Participants Accident)** - Participants, including volunteers and staff, performing their normal duties at a “covered activity”.

# Contact for Insurance Assistance And Questions

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