

AMERY YOUTH HOCKEY ASSOCIATION

POLICY & PROCEDURE MANUAL

Policy/Procedure: Insurance Coverage's Policy I

Approved: April 26, 1994; revised October, 2002; revised **10/13/2014**

To provide insurance protection for the facilities and property owned by the AYHA, for players within the Association, and to protect from liability, individuals who volunteer to serve the AYHA, the Association will provide the following types of insurance protection.

USA Hockey -	Each player and coach within the AYHA will be required to enroll in the USA Hockey which includes their insurance program. The cost of this coverage will be paid by members and by the AYHA coaches.
Property -	The AYHA will obtain the following coverage. Building – Current Replacement Cost Boiler & Machinery - \$100,000 limit Business Personal Property - \$15,000 limit Includes Money & Securities Coverage Endt. (\$2,000 limit) Includes Employee Dishonesty Coverage Endt. (\$25,000 limit) (all 3 above coverage's each has \$1,000 deductible)
Liability -	\$1,000,000 each occurrence limit \$2,000,000 general aggregate limit includes Liquor Liability Endorsement
Directors and Officers Liability -	Coverage for any directors or officers, who has a suit brought against them because of decisions made on behalf of the association, should have coverage under their homeowner's policy. If they do not have coverage, please advise the secretary that your homeowner's policy will not provide coverage for liability assumed as volunteer on the Board of Directors.

Premiums associated with this coverage will be budgeted and paid by AYHA.