

Insurance Claim Process

With the new insurance contract now in effect, there are some changes to the accident reporting process and the coverage provided.

When an official receives an injury that requires medical attention, the following procedure needs to be followed

- 1. Contact the District Risk Manager for the proper forms to file claim. New England Risk Manager is Charlie Fortier. His address is 2 Pheasant Run Road, Londonderry, NH 03053-2811. Each state within the district have risk managers and the listing can be located in the Annual Guide.**
- 2. Notify your Local Supervisor of Officials **and** the District RIC as soon as possible.**

Who is an Insured Person ?

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

INSURANCE BENEFITS FOR ELIGIBLE MEMBERS

The Participant will have the following insurance coverages when participating in a sanctioned event:

- General liability insurance subject to certain exclusions. See your insurance brochure or district risk manager for more information.**

- **Catastrophic injury insurance.**
- **Excess medical accident insurance, subject to policy exclusions and applicable deductibles, is provided to all registered members.**

— MAJOR EXCLUSIONS FROM COVERAGE —

- **Assault and battery/fighting**
- **Repair or replace pre-existing dentures, fillings, crown. Property damage of insured person's glasses, contact lenses, dentures, uniform, helmets, equipment, etc.**
- **Illness, disease or any bacterial infection other than a bacterial infection occurring as a consequence of an accidental cut or wound**

— CATASTROPHIC COVERAGE —

The \$2,000,000 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.

— BASIC LIABILITY COVERAGE —

Provides broad legal liability protection and defenses 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 they were acting within the scope of their responsibilities on behalf of USA Hockey. The policy is written on an “occurrence” form, with a policy limit of \$1,000,000 per occurrence and without an general aggregate limit.