



2025-26

MEMBERSHIP INFORMATION

and Summary of Insurance Coverages for Members



WELCOME TO USA HOCKEY

USA Hockey provides the foundation for the sport of ice hockey in America; helps young people become leaders; fosters Olympic and Paralympic dreams; and connects the game at every level while promoting a lifelong love of the sport.

The organization, which was born out of a shoebox in Tom Lockhart's New York City apartment in the fall of 1937, is today represented in all 50 states and includes more than one million players, coaches, officials, parents and volunteers.

USA Hockey is committed to providing an inclusive and welcoming environment for all participants and is divided into 12 geographical districts throughout the United States. Within USA Hockey's 12 districts, 34 affiliates provide the formal governance for the sport.

USA Hockey's primary emphasis is on the support and development of grassroots hockey programs. Its renowned American Development Model provides associations nationwide with a framework for age-appropriate athlete development. Always a leader in safety, USA Hockey is at the forefront in advancing efforts to ensure the best possible environment for all engaged in the sport, both on and off the ice.

While youth hockey is a main focus, USA Hockey also has vibrant junior and adult hockey programs that provide opportunities for players of all ability levels. The organization also supports a continually growing disabled hockey program, which today includes six disciplines.

Beyond serving those who play the game at the amateur level, USA Hockey has certification programs for coaches and officials, inclusive of industry-leading education modules, to ensure standards are met that coincide with the level of play. Furthermore, a large focus is put on parent education with equipment needs, rules of the game and parental roles in youth sports among common topics.

Members of the organization are entitled to many benefits, including a subscription to *USA Hockey Magazine*, the most widely circulated hockey publication in the world; excess accident, general liability and catastrophic insurance coverage; access to USAHockey.com; and opportunities to participate in USA Hockey National Championships, player development camps and other signature events.

As the National Governing Body for the sport of ice hockey in the United States, USA Hockey is the official representative to the United States Olympic & Paralympic Committee and the International Ice Hockey Federation. In this role, USA Hockey is responsible for organizing and training men's and women's teams for international tournaments, including the Olympic and Paralympic Winter Games and IIHF and IPC World Championships. USA Hockey also works closely with the NHL, IPC and NCAA on matters of mutual interest.

DEFINITIONS

Who is Covered?

An officially registered player, referee or coach while participating in an approved/sanctioned activity. 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 an Approved/Sanctioned Activity?

A competition, game or event which is approved/sanctioned by USA Hockey and includes pre-competition activities and practice sessions which are authorized/sanctioned, and supervised by the coach, or an adult designated by the coach, to supervise and coordinate such activities. Approved/Sanctioned games or exhibitions must be between USA Hockey registered teams unless prior authorization is obtained. For more information, contact your District Risk Manager.

EXCESS ACCIDENT COVERAGE

The coverage is provided while participating as a member of a USA Hockey registered ice hockey team during a USA Hockey approved/sanctioned game, official tournament game or practice session during the season. If a registered member's team has a scheduled approved/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 member must meet a \$1,000 out-of-pocket expense obligation, per accident, before this coverage begins. **If the registered member has no valid and collectible insurance in force at the time of the accident, a deductible of \$3,500 per accident will apply.**

The company will pay up to a maximum of \$50,000 of usual and customary costs for covered medical expenses incurred within two years (104 weeks) from the covered accident date and submitted within 15 months from the date of the accident, 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 benefits.**

MAJOR EXCLUSIONS (include but are not limited to):

- 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 your District Risk Manager.*

DISTRICT PERSONNEL

Contact information for all USA Hockey district personnel, including Referees-in-Chief, can be found at usahockey.com (Officials → Directory).

RISK MANAGERS

ATLANTIC DISTRICT

(Del., N.J., Eastern Pa.)

Ken Haas (215) 341-1488 kenhaas77@gmail.com

CENTRAL DISTRICT

(Ill., Iowa, Kan., Mo., Neb., Wis.)

Don Allord (630) 464-5910 usahrmcentral1@gmail.com

MASSACHUSETTS DISTRICT

(Massachusetts)

Steve Gear (617) 899-0593 sgear@mahockey.org

MICHIGAN DISTRICT

(Michigan)

Grant Helms (989) 859-4506 grant.helms@usahockey.org

MID-AMERICAN DISTRICT

(Ind., Ky., Ohio, Western Pa., W.V.)

Mark Zukowski (412) 860-7360 mzukowski@ehdinsurance.com

MINNESOTA DISTRICT

(Minnesota)

Travis Johnson (612) 865-9864 ensureaviation@yahoo.com

NEW ENGLAND DISTRICT

(Conn., Maine, N.H., R.I., Vt.)

Grant Helms (989) 859-4506 grant.helms@usahockey.org

NEW YORK DISTRICT

(New York)

Andy Tokasz (716) 870-4103 usahockeyriskmanagerny@gmail.com

NORTHERN PLAINS DISTRICT

(Mont., N.D., S.D., Wyo.)

Bruce Bekkedahl (602) 284-2996 bbekkedahl@ppbglaw.com

PACIFIC DISTRICT

(Alaska, Calif., Hawaii, Nev., Ore., Wash.)

John Silberstein (714) 350-5364 usahpdrm@gmail.com

ROCKY MOUNTAIN DISTRICT

(Ariz., Colo., Idaho, N.M., Okla., Texas, Utah)

Ralph Bammert (303) 882-7090 rbammert@comcast.net

SOUTHEASTERN DISTRICT

(Ala., Ark., D.C., Fla., Ga., La., Md., Miss., N.C., S.C., Tenn., Va.)

Skip Williams (865) 223-1004 alwaysfxn2plyhky@gmail.com

NATIONAL DISABLED RISK MANAGER

Ralph Bammert (303) 882-7090 rbammert@comcast.net

Please read this information and keep it in a safe place. USA Hockey provides the following described coverages for itself and its members. The following descriptions are not complete and are not contracts of insurance: rather, they are summary statements of the coverages provided to USA Hockey members. Complete provisions pertaining to the coverages are on file with USA Hockey, and if any provisions differ from this summary, the actual coverage provisions will govern. All coverages are determined by terms, conditions and exclusions, and are subject to change without notice.

CATASTROPHIC COVERAGE

Description of Coverage

The Catastrophic Injury coverage will pay benefits up to \$2,000,000 to an eligible, insured person, subject to a \$50,000 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 Janean Harter at K&K Insurance Company – (800) 237-2917, ext. 5623.

What is a Catastrophic Injury?

An injury sustained by an insured person during participation in an approved/sanctioned event, including:

- While participating in an approved/sanctioned event or performing directly assigned duties in connection with an approved/sanctioned event; or
- During authorized and supervised group travel to and from the location of an approved/sanctioned event, when traveling as a team; or
- During a temporary stay at the location of an approved/sanctioned event while the insured person is engaged in an activity or travel authorized by USA Hockey, and which results in bodily injury to that person who incurs at least \$50,000 or more of medical expenses (hereafter called the deductible) which shall serve as the deductible.

Travel to and from practice sessions is excluded.

LIABILITY COVERAGE

Basic Program

Provides broad legal liability protection 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 acting within the scope of their responsibilities on behalf of USA Hockey and participating in an approved/sanctioned activity.

The policy is written on an occurrence form with a limit of \$1,000,000 per occurrence and with a general aggregate limit of \$5,000,000.

All approved/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. An approved/sanctioned exhibition, post season or scheduled game must be between USA Hockey approved/sanctioned teams unless prior authorization is obtained. For more information contact your District Risk Manager.

Major exclusions include (but are not limited to):

- Player versus player actions and lawsuits
- Assault and battery/fighting
- Communicable diseases

As with any policy, there are other exclusions and limitations specific to this coverage that appear in the master policy. For more information contact your District Risk Manager.

CLAIMS REPORTING

Any ice hockey official wishing to file an excess accident claim should go to usahockey.com/FilingAclaim.