

Massachusetts Hockey – Annual Meeting

USA HOCKEY - RISK MANAGEMENT – Stephen E. Fitzgerald

NON - USAH MEMBER TOURNAMENT ORGANIZERS/PROMOTERS

It came to the attention of the Risk Management Committee that a number of tournament promoters/organizers were under the misconception that by paying a fee to have their tournament sanctioned by USA Hockey that they would be insured by USA Hockey's insurance. To correct this misconception we worked with the Registrars Section to modify the tournament application to state, in bold print, that sanctioning of a tournament by USA Hockey does provide insurance to the tournament promote/organizer that is not a member of USA Hockey. We further added that a tournament will not be sanctioned until a certificate of insurance is received from the promoter/organizer showing evidence of insurance. This has resulted in a number of promoters/organizers having to purchase insurance. Although this may have put a financial burden on the promoters/organizers it is comforting to know that a potential uncovered claim will be averted. This is to the benefit of both the tournament promoter/organizer and USA Hockey.

CONTRACTS

Contracts continue to be a source of concern. We continue to see contracts signed by our members with venues that make them assume liability that should otherwise be the responsibility of the venue. When we see these contracts we ask that the member association contact an attorney and attempt to get these contracts rewritten. We have had success in many instances.

CERTIFICATE OF INSURANCE REQUESTS

We are seeing more requests from certificate holders asking that our member associations show insurance for coverages our policies do not provide. Examples are Liquor Legal Liability for an event where alcohol is being sold, Worker Compensation insurance for volunteers/employees, or Automobile insurance for volunteers working at an event. In each such situation we contact the association and inform them of the lack of coverage and advise them that they need to contact a local agent to provide the coverages as needed.

COMMUNICATION

We attempt to identify areas in which there seems to be confusion or misunderstanding pertaining to insurance coverages and procedures, and we strive to educate and assist our members in these situations. By reviewing Certificate Requests and contract language we have been able to help reduce insurance claims and costs. This also helps in maintaining the excellent insurance program we have with our insurance carriers.

**** If you would like me to attend a District or Program meeting to explain coverages please email me at your convenience. ****

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