



September 16, 2020

Re: Insurance Update re COVID-19

Dear USA Hockey Affiliates and Sanctioned Member Programs,

We know that many of you have been experiencing frustrations with navigating governmental requirements in order to have rinks opened and allowing hockey to be played as we are accustomed. We appreciate all of your efforts in working to open hockey while also promoting flexibility in how it will be played. There is continued work to do and we must all keep safety protocols at the forefront as we move forward, yet we are optimistic in the efforts all of you have undertaken to get hockey back up and running in a safe environment for all.

A byproduct of the COVID-19 pandemic is that insurance companies are reviewing their policies as they come up for renewal. Some Affiliates and programs have inquired as to whether our insurance policies covered COVID-19 liability claims, and prior to our insurance renewal on September 1st, the answer was yes. That has now changed.

Effective 9/1/2020, our general liability policy contains a communicable disease exclusion, which will exclude coverage for claims alleging injury due to exposure to COVID-19. It is our understanding that all insurance carriers are including these exclusions on their general liability policies for all amateur sport programs. We have made every effort to seek a carrier that would include coverage for COVID-19 related claims in their general liability policies but have found that this is an industry-wide trend and not specific to hockey.

This does not mean that hockey cannot or should not be played. However, we would emphasize the need to diligently follow federal, state and local governmental and health department guidelines and to implement risk management practices to minimize the risk of infection in your program or facility. USA Hockey has published *Return to the Rinks* guidelines and *Mitigating Risks Recommendations* along with other resources explaining how ice hockey can be played in a safe manner that minimizes the risk of COVID-19 transmission (see www.usahockey.com/playersafety).

In an effort to inform participants of the risk of exposure to communicable diseases like COVID-19, effective May 22, 2020 the USA Hockey's registration form was specifically modified to inform participants that they waived any claims of illness and injury due to exposure to communicable disease, viruses and specifically COVID-19 and that they assumed the risk of



USA Hockey, the national governing body for the sport of ice hockey, is a member of the International Ice Hockey Federation and the United States Olympic Committee





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such diseases by participating in hockey and its related activities. Some affiliates, associations and local clubs have also drafted waivers that would comply with state specific waiver requirements. Each organization is encouraged to explore specific waivers as they deem appropriate. While a waiver may not obviate all claims, they should notify members of the risks associated with COVID-19 and at the same time protect member associations.

This is certainly a different hockey season than any of us have ever experienced. We have done everything possible in a dynamic and quickly changing environment to provide the best possible insurance available to us to protect our members. We encourage all of our programs to follow applicable government health regulations as we return to a different, but promising hockey season.

If there are any further changes, we'll keep you informed.

Sincerely,

Jim Smith, President
Pat Kelleher, Executive Director

CC: Board of Directors, Risk Managers and Registrars



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