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Cost Effective Insurance for ISI Members

by Peter Martell

Ice arena owners and operators can protect themselves, their patrons, employees and independent contractors by taking advantage of insurance coverage offered through the Ice Skating Institute. Many arena operators have increased their insurance protection while reducing their premiums by capitalizing on coverage offered as a benefit of the different categories of ISI membership.

The ISI's Individual Membership category for recreational skaters provides, as a benefit of membership, an Excess Accident Policy which not only covers up to $5,000 of medical expenses for uninsured participants but also reimburses insured participants for any out-of-pocket deductible or co-payment expenses up to the maximum benefit limit. This extra layer of participant coverage has proven effective in reducing general liability premiums for many arena owners. Consequently, many arena operators are building the cost of ISI Individual Membership into their skating school tuition fees and are automatically registering all students as ISI members.

Similarly, the new ISI Recreational Hockey Membership includes substantial insurance protection for the program sponsor as well as individual players, coaches and officials. Included as benefits of membership are excess medical, catastrophic injury and general liability insurance protection. The liability portion of the coverage extends to the administering member rink, club or league and provides them with another layer of protection in addition to their own. With ISI membership, participants' insurance protection "travels" with them as long as they are participating in an activity sponsored by an ISI Administrative Member. In other words, once you are an individual ISI member, your insurance coverage provides coverage no matter what activity you are participating in, as long as it is sponsored by a facility that is a current ISI member. It does not have to be the facility or league that you registered with, and there are no exclusions because non-registered participants may have been on the ice simultaneously.

For facilities engaging instructors or coaches in their learn-to-skate, figure skating or hockey programs, the ISI Instructor Liability Insurance Program, available to all ISI Associate Members, provides both the instructor or coach and the arena with General Liability and Professional Liability insurance at a minimal cost. The plan covers their liability while teaching or coaching at any ice arena including group or private lessons, on-ice or off-ice, on public or private ice, including the use of instructional aids. It is important to note that the program includes Participant Liability insurance, meaning that the individual and arena are covered against suits for the injury or death of participants in the covered activity. This is very important because participant injury is the major exposure. In addition, all Associate Members get, as a benefit of their membership, the same $5,000 Excess Accident Insurance coverage provided to Individual Members at no additional charge. This coverage has come in handy for many young coaches who, for whatever reason, do not have medical insurance coverage and sustain an injury while coaching. Since ISI Associate Membership offers a variety of insurance benefits that protect both the coach and the arena, many facilities require associate membership for all their instructors and/or coaches and some arenas are even paying for it.

For our Administrative arena members, ISI has developed an Arena Insurance Approval Program that will review and approve comprehensive arena insurance programs offered by member agencies. This innovative approach to an association insurance program is designed to encourage and ensure quality coverage for ISI members while encouraging competition in the marketplace. A standard

criteria has been established and insurance brokers or carriers interested in securing ISI's "stamp of approval" can submit an application with copies of all applicable policies and endorsements to ISI for review and approval by an independent insurance analyst.

Since both ice skating and hockey are activities with inherent risks, it is impossible to prevent all accidents. Therefore ice arena owners and operators need to maintain their own insurance policies for property, general liability and other risk exposures they may have. With the insurance benefits provided by the various types of ISI membership, it is possible, at minimal cost, to protect skaters, players, instructors, coaches and officials against some of the expenses incurred when injuries occur, while also providing an extra layer of protection for the arena owner, operator or program sponsor.