

SUMMARY OF INSURANCE COVERAGE

FOR

ISI HOCKEY MEMBERS

Policy Year 9/1/14 to 8/31/15

A. GENERAL LIABILITY

Provides comprehensive general liability insurance with a \$1,000,000 occurrence limit, with a \$2,000,000 location aggregate. This coverage protects all ISI registered Hockey against claims of negligence during an ISI Hockey event.

B. PARTICIPANT ACCIDENT INSURANCE

This coverage is provided for registered ISI Hockey members (including players, coaches and officials) while participating in ISI sanctioned activities. The policy provides for reimbursement of covered medical expenses up to a limit of \$25,000, on an excess basis, over and above their personal or group medical insurance. A \$1,000 deductible applies to each accident. Certain medical expenses are not covered. Accidental Death & Dismemberment is also provided for a principal sum of \$25,000. Please refer to the policy for complete conditions and exclusions.

C. PARTICIPANT CATASTROPHIC ACCIDENT INSURANCE

Coverage provides a maximum limit of \$2,000,000 for a member's medical, dental or rehabilitation expenses that exceed \$25,000 if incurred within 10 years of the accident date.

Losses should be reported immediately to:

**Ice Skating Institute
6000 Custer Road, Bldg 9
Plano TX 75023
Ph 972-735-8800 Fax 972-735-8815**

NOTE: This summary of coverage is not a contract of insurance, and is intended only as an informative statement of some of the principal provisions of the insurance policy. Complete provisions of the policy are contained in the master policy documents, which are on file with the Ice Skating Institute.

GENERAL LIABILITY

OVERVIEW

The policy provides broad legal liability protection, including legal expenses for defense of ISI Hockey associate members. Associate members include officers and directors of organizations, coaches, managers, referees, officials, players, sponsors and other volunteers. The policy protects the insured against claims brought against the insured that arise out of an occurrence while acting within the scope of their responsibilities.

The policy, which is purchased by the Ice Skating Institute, is written on an "occurrence" form, with an occurrence limit of \$1,000,000 and an annual aggregate limit of \$2,000,000 location and/or per team aggregate.

All activities, necessary or incidental, for a registered team to conduct its practices, exhibitions, scrimmages, scheduled games and post season play including, but not limited to, fundraising, team meetings and award banquets are covered by this general liability policy.

SPECIFIC COVERAGE PROVIDED:

- Bodily Injury and Property Damage Liability - protection against claims arising from a negligent act of an insured to a third party
 - Personal Injury Liability – protection against claims arising from libel, slander, defamation of character, wrongful eviction, invasion of privacy
 - Contractual Liability - protection against claims arising from liability assumed under a contract or agreement
 - Premises Medical Payments - provides medical benefit payments to members of the public who are injured during, or arising out of, a covered activity.
- Participant Legal Liability – protection against claims brought by third parties in an ISI hockey event. **The policy specifically excludes assault & battery/fighting claims (i.e., player vs. player).**

MAJOR EXCLUSIONS INCLUDE (but are not limited to):

- Immediate medical payments to athletes injured while participating in a covered event
- Assault & battery/fighting (i.e., player versus player)
- Intentional acts or criminal allegations.
- Sales of liquor and alcoholic beverages.
- Professional medical malpractice claims.
- Liability arising out of the use of owned, non-owned, hired or rented vehicles of any type.
- Damage to the property of others while in the care, custody and control of an insured (i.e., personal property of coaches, players, officials, etc.).

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PARTICIPANT ACCIDENT (EXCESS) COVERAGE

The insurance that ISI purchases for its hockey program will automatically insure all member players who are properly registered with.

Participant Accident (Excess) insurance provides coverage, over and above a member's individual medical insurance, as follows:

- accidental medical expenses
- accidental death and dismemberment
- paralysis

resulting from an accidental bodily injury while participating in the ISI hockey program. A member is also covered while traveling, as a team, directly to and from a sanctioned game or official tournament in which their team is scheduled to participate. Coverage for travel to and/or from practice sessions is excluded.

INSURANCE BENEFITS FOR ELIGIBLE MEMBERS -

ACCIDENTAL (EXCESS) MEDICAL EXPENSE - The coverage may pay up to a maximum of \$25,000 for covered medical expenses incurred within 52 weeks of the injury for medically-necessary treatment required as a result of an accidental bodily injury. Also included is up to a \$2,000 limit for dental expenses resulting in injury to whole, natural and sound teeth. The first bills for any covered expenses must be submitted (incurred) within 30 days of the accidental bodily injury.

All medical and dental expenses are payable only after all other valid and collectible insurance in force at the time of the accident has been applied to the claim; this coverage is subject to a deductible of \$1,000 for each covered accident.

\$25,000 ACCIDENTAL DEATH - The full benefit is payable for the accidental death of a member. Death must occur within one year from the date of the accident.

\$25,000 ACCIDENTAL DISMEMBERMENT & LOSS OF SIGHT - The full benefit is payable for accidental loss of both arms, both legs, sight of both eyes. One-half of the benefit amount is payable for the accidental loss of one hand, one foot, or the sight in one eye. Loss must occur within one year from the date of the occurrence of the covered accident.

\$25,000 COMA & PARALYSIS COVERAGE - The full benefit is payable for accidental bodily injury that results in coma or permanent, irreversible quadriplegia, paraplegia or hemiplegia. Loss must occur within one year from the date of the covered accident. "Coma" means a state of completely unconscious existence, with or without life support equipment. "Quadriplegia" means total functional paralysis of all four limbs. "Paraplegia" means total functional paralysis of both limbs from the waist down. "Hemiplegia" means total functional paralysis of both limbs on one side of the body. "Limb" means an entire arm, hands and fingers, or an entire leg, foot and toes.

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DEFINITIONS (for the preceding benefits):

- **Covered Expenses:** expenses incurred and submitted (within one year from the date of the covered accident) for payment of: treatment by a licensed physician or osteopath, or any of their designated referrals; admission to a legally constituted hospital; x-rays or radiological exam; or transportation by an emergency vehicle or ambulance.
- **Accidental Bodily Injury:** bodily injury that is accidental; is the direct source of the loss; and is independent of any disease, bodily infirmity or other cause.
- **Psychological Therapy** means the expense of treatment or counseling by a therapist or by a counselor who is licensed, registered or certified (by the appropriate agency) to provide such treatment and/or therapy **for** medically diagnosed injuries resulting from a covered accident.

EXCLUSIONS FROM COVERAGE:

- self-inflicted injuries
- suicide
- war
- illness or infections
- travel in any aircraft (except as a fare paying passenger on a commercial aircraft operated by a licensed, regulated carrier)
- being under the influence of alcohol, illegal drugs or narcotics
- hemia(s)
- any pre-existing conditions
- deductible for any other insurance carried by the member

MEDICAL EXPENSES NOT COVERED

- diathermy
- light therapy
- short-wave or other heat treatment
- repair or replacement of pre-existing dentures, fillings or crowns
- replacement or repair of eyeglasses, contact lenses or a prescription for them
- prescription drugs
- treatment by a masseur or physiotherapist
- braces
- services or treatment given by a physician or other person who is a member of the injured person's immediate family

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PARTICIPANT CATASTROPHIC ACCIDENT INSURANCE

DESCRIPTION OF COVERAGE

The Catastrophic Injury Insurance coverage provides up to \$2,000,000 of benefits to an eligible, insured person, for a period of 10 years after the accident, subject to satisfying the policy's \$25,000 deductible, for losses due to a catastrophic injury in excess of any other valid and collectible insurance.

WHO IS AN INSURED PERSON?

All registered ISI Hockey Members while they are acting within the scope of their direct responsibilities on behalf of the ISI Hockey Program.

WHAT IS A COVERED EVENT?

A competition, game or event which is sponsored or sanctioned by ISI Hockey Program and includes pre-competition activities and practice sessions, which are authorized, organized and supervised by the team's coach or other adult designated by the team's coach to supervise and coordinate such practice activities. Travel to or from practice sessions is not covered.

WHAT IS A CATASTROPHIC INJURY?

An injury that is sustained by an insured person during participation in a sanctioned event or covered activity, including:

- While participating in a sanctioned event, or performing directly assigned duties in connection with a sanctioned event; or
- While traveling as a team, during travel to and from the location of a sanctioned event; or
- While the insured person is engaged in an activity or on travel that is authorized by ISI, during a temporary stay at the location of a sanctioned event; and
- Which results in a bodily injury to the insured person, who incurs a minimum of \$25,000 (or more) of medical or dental (or a combination of these) expenses, (hereafter called the deductible).

CATASTROPHIC INJURY BENEFITS

Medical and Dental Expense - A \$2,000,000 lifetime limit of benefits per accident, which may pay up to 100% of reasonable, customary and medically necessary covered expenses.

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Plano TX 75093
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