

# CLUB INSURANCE

## Frequently Asked Questions

### For Individuals

#### Do I have to be a USA Field Hockey Member to be covered by your insurance, even if I am already practicing/playing with a USA Field Hockey Member Club?

Yes. Both the club and its individual athletes, coaches and umpires are required to have current memberships with USA Field Hockey PRIOR to an accident or incident occurring in order for our insurance policies to provide coverage.

#### Do I need to have my Club Affiliation on my membership listed with a USA Field Hockey Member Club in order to be covered?

No. Your Club Affiliation may be listed as No Club; however, you must be practicing with a USA Field Hockey Member Club or playing at a USA Field Hockey Sanctioned Event at the time of the incident for coverage to apply. [CLICK HERE](#) for a list of Member Clubs in your area.

#### What if I am injured during an activity, and I am a registered member with USA Field Hockey but others are not?

USA Field Hockey only provides excess Participant Accident Medical coverage during activities where ALL participants including clubs, coaches, umpires and players are members of USA Field Hockey. Check with your coach or club administrator to verify all participants are members before participating.

#### How do I file a Participant Accident Claim?

To file a claim, send an email to [dbaxendale@usafieldhockey.com](mailto:dbaxendale@usafieldhockey.com) to obtain a copy of the Participant Accident Claim Form with instructions. You first need to have submitted the approved Incident Report Form to USA Field Hockey before you may file a claim. If this form has not been submitted, [CLICK HERE](#) to download a copy. Once completely filled out by a trainer, coach or umpire who witnessed the incident, please send to [dbaxendale@usafieldhockey.com](mailto:dbaxendale@usafieldhockey.com). The Incident Report should not be completed by the injured player or parent.

#### Your site says you provide “Excess Medical” coverage for members. What does this mean?

USA Field Hockey’s excess Participant Accident Medical Insurance Coverage works as a secondary level of coverage in case an injury requiring medical treatment occurs during a USA Field Hockey Sanctioned Event. This means that, first, all members should utilize their personal health insurance policy to cover medical expenses directly related to the injury sustained. If there are expenses not covered by the personal health insurance policy, members can then file a claim for reimbursement with our insurance provider to determine if the expenses are eligible for coverage. A \$500 deductible will apply.

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### For Clubs

#### What clubs are eligible for insurance coverage from USA Field Hockey?

Clubs who have a current club membership and have ALL participants including coaches, umpires and athletes registered as members with USA Field Hockey are eligible for insurance coverage.

#### How is insurance coverage a benefit to my club and me?

Insurance coverage is vital to the successful and safe operation of any business, including sports clubs, for all levels of athletes. Many times, owners/operators of fields and facilities will require evidence of general liability insurance to even allow a club access. Often, the facility will require a certificate of insurance naming them as an additional insured as proof, not only of insurance coverage, but that they will be afforded defense and coverage for claims arising from your club's alleged negligence. Without insurance coverage, not only do you leave yourself as the owner of the business completely liable for injuries or property damage that may occur, but you also greatly restrict the number of facilities your club may use to practice and play. Because we provide our coverage to a large group of individuals, USA Field Hockey is able to obtain this substantial amount of coverage at a cost that is much less than what a single club would be able to negotiate.

#### All of my coaches, umpires and athletes are registered members of USA Field Hockey. Why do I need a Club Membership?

USA Field Hockey provides two different types of coverage for our members in General Liability and Participant Accident insurance. In order to secure General Liability coverage, which helps protect your club against claims filed by a third party (i.e. claims for negligence resulting in bodily injury or damages to facilities during your practices, etc.), you must be a USA Field Hockey Member Club. This helps us to protect the safety of our members by giving us a greater level of knowledge about who is using our insurance and where they are practicing or playing. By being a Member Club, you also allow USA Field Hockey to insure your activities such as practices, scrimmages and team travel to sanctioned events, thus providing the Participant Accident coverage for members participating.

#### What if I do not have all participants in my club registered with USA Field Hockey and an incident occurs? Am I covered?

No. USA Field Hockey only provides insurance for covered activities in which ALL participants including clubs, coaches, umpires and athletes are members.

#### How do I apply for a Certificate of Insurance for my club?

You may apply for a Certificate of Insurance by filling out the electronic form through your USA Field Hockey Member Account. [CLICK HERE](#) to log in. Then, click the Club Insurance Request tab under My Club on the left hand menu. Please allow 5-7 days for your certificate to be processed.

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#### When applying for a Certificate of Insurance for my club, who is the certificate holder?

Simply put, whoever is asking for the certificate. Almost always, it is the person or entity who owns the field on which you play or practice. List the full name of the person or entity and the address where the practice facility is located. The certificate holder will be shown on the certificate exactly as you give it to us, so please check with them as to exactly how they want to be shown. This avoids delays caused by having to issue revisions. Some venues and municipalities are very picky!

#### Do you issue general proofs of coverage?

No. In order to issue a Certificate of Insurance, USA Field Hockey requires the name and address of the specific facility that your club will be using for practices, games or other covered activities.

#### Do I need a Certificate of Insurance for my coverage to apply?

No. You do not need a Certificate of Insurance for your coverage to be activated. Registered Club Members with USA Field Hockey receive coverage as soon as their application for membership has been accepted and processed. This coverage is active one year from the date of activation and is renewed when you renew your Club Membership annually.

### Still have questions?

Email USA Field Hockey at [membership@usafieldhockey.com](mailto:membership@usafieldhockey.com)!