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# USAFH

# Board of Directors Meeting

Orlando, FL

February 13<sup>th</sup>, 2011

# Who is ESIX?



- Established in January, 1994
  - Specialize in providing risk management expertise and insurance products to the Sports and Entertainment Industries
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## ESIX Divisions

Individual Athletes

Teams/Associations

Special Events

Contractual Bonus

# ESIX Experience

- Over 1,100 Athletes and Entertainers are insured through ESIX
- ESIX insures over 100,000 events per year
- 200 Sports organizations trust ESIX for their Risk Management and Insurance needs.

Atlanta Braves  
Atlanta Hawks  
Atlanta Thrashers  
ATP Tour  
Executive Sports  
Medalist Sports  
National Bicycle League  
PGA Tour  
Philips Arena  
Tiger Woods Foundation  
WTA Tour  
World Team Tennis

USA Field Hockey  
US Adventure Racing  
USA Boxing  
US Judo Federation  
USA Rugby  
USA Track & Field  
USA Triathlon  
USA Volleyball  
USA Water Ski  
USA Weightlifting

# What Can Be Worse than listening to a guy talk about insurance on a Sunday morning?

- Your financial advisor stops returning your phone calls!
- You have a voicemail from the IRS!
- Your doctor calls to tell you they need a “re-do” on your colonoscopy!
- Realizing that you forgot your wallet just after you completed airport security!

# What was ESIX hired to do?

- Serve as USA Field Hockey's out-sourced Risk Management Department
- Prepare an Executive Summary which incorporates:
  - A comprehensive review of all existing insurance policies
  - Risk identification and exposure analysis
  - Development of Risk Management strategies
  - Insurance program design and placement
  - Contractual document review

Is this your Risk Management Program?



Proper risk management is  
the root from which an NGB  
sprouts flowers





"First you'll have to sign this form, releasing me from any liability."

# ESIX Enhancements

All total over 100 recommended changes were suggested...

## Top 10 were:

- 6) Director & Officers –
  - Prior – Acts Date 2009
  - Now – 2002
- 7) Common Policy Renewal Date
  - Prior – None
  - Now – 12/1
- 8) Directors & Officers/Fiduciary Limits
  - Prior – \$5M combined
  - Now – \$5M D&O \$5M Fiduciary (limits doubled)
- 9) Medical Coverage
  - Prior – Trinet Professional Employer Organization (PEO)
  - Now – Group Staff Medical
- 10) International Exposures
  - Prior – On per event basis
  - Now – Policy is worldwide

# PREMIUM SUMMARY

## PREMIUM SUMMARY FOR RENEWAL POLICIES EFF. 12/1/2010-2011 (versus expiring):

LINE OF COVERAGE:	EXPIRING PREMIUMS 12/1/2009-2010	ESTIMATED PREMIUMS 12/1/2010-2011
Commercial Property/Inland Marine Policy (including TRIA)	\$3,791.00	\$ 3,611.00
Commercial General Liability (including EBL and TRIA)	\$59,609.00	\$48,649.00
Auto Liability & Physical Damage	\$4,655.00	\$5,959.00
Excess Liability Policy (\$4 million in total limits)	\$20,099.00	\$16,545
Forefront Package Policy (includes D&O, EPL, Fiduciary, Crime and K&R coverage)	\$6,000.00 (D&O and EPL only)	\$9,850 (3 additional lines of coverage; separate aggregate limits for D&O and EPL; eliminated sexual abuse and professional liability exclusions)
Participant Accident (Member policy)	\$63,900	\$43,920
Participant Accident (Umpire policy)	\$4,984	\$4,880
<b>Total Estimated Annual Costs:</b>	<b>\$163,038</b>	<b>\$133,414</b>

A good Risk Management program  
begins with a solid plan



FLEEING  
PEOPLE

MAD BULLS

# How is the new program being communicated to the membership?

- Company Overview
- We Serve
- Why Choose ESIX
- Values/Commitment
- Client Testimonials
- Our Team

HOME | ABOUT US | NEWS | PRODUCTS | CONTACT US | PURCHASE INSURANCE

## USA FIELD HOCKEY INSURANCE PROGRAMS

USA Field Hockey offers a variety of insurance programs for athletes, clubs, coaches and officials. Learn more about the exclusive member benefits by visiting the appropriate link below.



## USA FIELD HOCKEY INSURANCE COVERAGE

### General Liability Insurance

USA Field Hockey provides this important coverage as a benefit of membership at no additional cost. General Liability insurance provides liability protection for certain types of lawsuits brought by third parties against the member, club, coach, official or volunteer. These parties may include the venue owner, sponsors, spectators and others. **Most venue owners will require this type of insurance before a club is allowed to step onto the field of play.**

Click [here](#) to view a summary of USA Field Hockey General liability policy coverages.

### Participant Accident/Medical Insurance

USA Field Hockey provides excess medical coverage for member participants while they are participating in sanctioned events and approved club activities.

Click [here](#) to view a summary of USA Field Hockey Participant Accident policy coverages.

### Optional Coverage Available:

### Directors & Officers Liability Insurance

Directors and Officers Liability insurance is offered on a voluntary basis to all member clubs. This important coverage is not the same as General Liability and covers claims such as alleged mismanagement, discrimination, and/or negligence in decisions that affect the club and its members. Visit <http://www.fastcov.com/usafielhockey> to complete the online application and purchase coverage.

Click [here](#) to view a summary of USA Field Hockey Directors & Officers Liability policy coverages.

## CERTIFICATES OF INSURANCE

Certificates of insurance are available from USA Field Hockey upon request. A fee is charged for each certificate issued. A certificate may be used if a third party, such as a field owner, school or sponsor, requests proof of general liability coverage, or requires being added to the policy as an "additional insured".

Please click [here](#) to access the request form.  
*Certificates are typically returned within three (3) business days.*

Certificate Request forms should be sent to: Caitie Tomes [ctomes@usafielhockey.com](mailto:ctomes@usafielhockey.com)

## REPORT AN INCIDENT

It is important to promptly collect relevant information whenever someone is injured or property is damaged during a sanctioned USA Field Hockey or club event. Doing so is valuable in defending liability claims that may result from the incident, and is also very useful when preparing claim forms resulting from an injury to a participant, spectator, coach, umpire or volunteer.

Please click [here](#) to access the Incident Report form (with instructions).

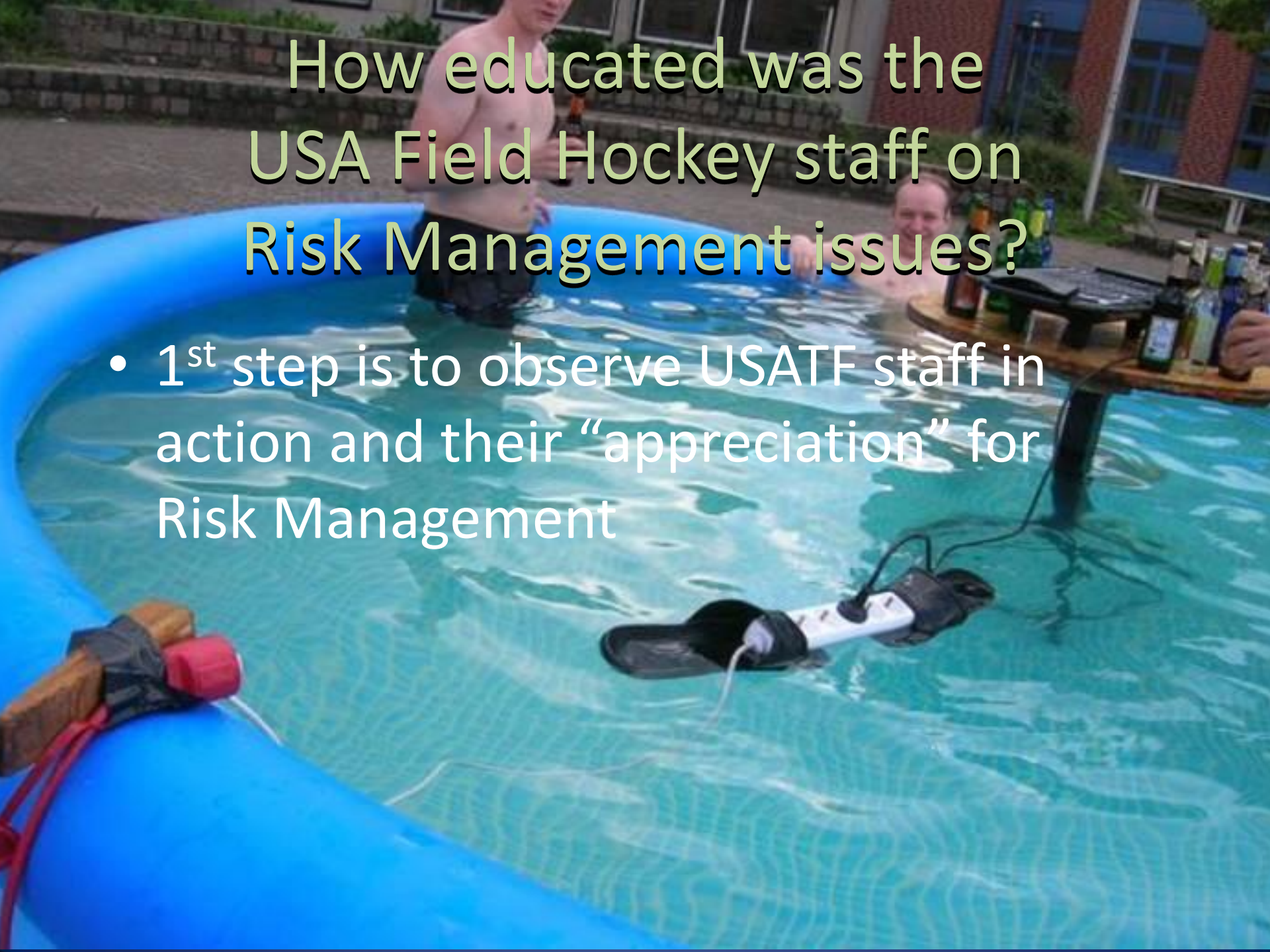
The form should be completed by a Club Official, Coach or Event Director at the time of an accident, injury or other incident occurring during a USA Field Hockey sanctioned event or activity. The completed form is faxed or emailed to USA Field Hockey. See the form for contact information. If necessary, an accident medical claim form will be provided to the injured participant with instructions for submission to USA Field Hockey's Participant Accident Insurance provider.

If you have any questions related to the NSCA insurance programs, please feel free to contact Entertainment & Sports Insurance eXperts (ESIX) for further details.



# How educated was the USA Field Hockey staff on Risk Management issues?

- 1<sup>st</sup> step is to observe USATF staff in action and their “appreciation” for Risk Management



# How has the USA Field Hockey staff received these changes?

- Overwhelmed
- Skeptical
- Willing to consider/willing to learn
- Supportive
- Self-initiated/Advocate

ESIX ultimate goal is to educate the USA Field Hockey staff to make risk management decisions which support the core plan.

“ Give a man a fish, he is not hungry for a day. Teach a man to fish, he is not hungry for a lifetime...”

Unless of course he doesn't like  
sushi, then you will have to  
teach him to cook...

Questions?  
Ask Him He Knows !

