

HEMA Alliance Safety Policy

v.11.2023

The policy is in the interest of protecting our members, guests, and spectators, and of maintaining our good insurance standing, while at the same time allowing freedom of study.

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Purpose

The Safety Policy of the HEMA Alliance is for the protection of the participants, spectators, the Alliance, and for the preservation of our insurance policy.

The Safety Policy is not a limitation on the choices that members of the HEMA Alliance can make in their pursuit of HEMA. It's only a limitation on which activities, and associated equipment, can be defined as Official Activities of the HEMA Alliance, and thus covered by HEMA Alliance insurance.

The Safety Policy is not designed to provide specifics for every conceivable situation. The policy is a base-guideline which official HEMAA activities are to use, and will alter when needed to meet the needs of the community. HEMAA affiliates and event organizers are encouraged to use the policy as a starting point and fit it to their activities.

The most current version of this policy will be available at:
<https://www.hemaalliance.com/documents>

The HEMA Alliance reserves the right to update this policy at any time, with or without notice. The edition of the Safety Policy that is available at the above webpage supersedes all previous Safety Policies, effective from the time of upload until the next revision is published.

Definitions

- **Activity:** A particular pursuit that occurs within events such as drilling, sparring, wrestling, cutting, etc.
- **Cutting:** A solo activity using sharp weapons to cut non-living targets, or non-sharp (blunt practice) weapons to cut soft items such as clay.
- **Drills:** Activities where the sword is used to perform non-competitive actions. These can be solo, or done in groups.
- **Opposed Drilling:** Activities where the swords are used to perform prescribed actions with a partner and contact is expected.
- **Event:** A tournament, club-practice, demo or other organized time and place to participate in activities.
- **Sparring:** Sparring can be classified as free-form fighting for competition or for practice, including slow-play, free-play, and earnest.
 - **Slow-Play:** Sparring done at slow-speeds as a form of practice rather than as a form of competition.



- **Free-Play:** Sparring done as a form of practice rather than as a form of competition. Faster than slow-play, but not at earnest speeds.
 - **Competitive/Earnest Sparring:** Sparring whose purpose is adversarial and outcome-oriented, tending to be more intense than free-play.
- **Liability Insurance:** Limited protection from lawsuit costs and damages, provided for HEMA Alliance Approved and Registered activities.
- **Official Activity:** An activity run by a HEMAA individual or affiliate and registered at hemaalliance.com.
- **Secondary Insurance:** Medical Insurance that supplements an individual's medical insurance. All individuals benefiting from the HEMAA insurance policy (members or otherwise) are required to have primary health insurance to be eligible. If an injury claim is filed by the HEMA Alliance, after the primary insurance is used the secondary will apply if the claim is approved by the insurance company.
 - Primary medical will only be verified in the event of a claim.
- **Reasonable:** The standard that will be used in the case of an investigation by the HEMAA and its insurance provider that the organizer should be ready to explain why they believe their claimant was reasonably protected during the time of the injury.
 - 'Reasonably protected' is if the claimant's/organizer's interpretation of the safety policy was considered to be a reasonable, sincere attempt at following the policy.
- **Sharps:** Weapons that are sharp or have sharpened points.
- **Tournament:** An event that is competitive, judged, and follows a standard set of rules.
- **Trainer:** A simulator for a weapon, such as a steel, aluminum, synthetic, foam or wooden sword.
- **Requirement/required:** A statement in the policy that must be followed in order to be considered covered by the HEMAA Insurance policy, both liability and secondary medical.
- **Recommendation:** A statement in the policy that *does not* need to be followed to be considered covered. Its purpose is to provide additional guidance to those who might wish to supplement beyond our existing policy.
 - Recommendations are stated as such in an explicit fashion - unless otherwise noted as a recommendation, assume a statement is required policy.



Responsibilities

- **HEMAA requires one active member to be ultimately responsible for the execution and compliance of the safety policy at any event or activity.**
 - Written permission from the GC is required in advance in order to allow a non-HEMAA member to execute these duties.
- It is the organizer's responsibility to ensure an Activity meets the Safety Policy.
- It is an organizer's responsibility to interpret what gear falls within the policy.
 - Example: If an attendee asks, "Are my gloves good enough?" the organizer must determine the answer using the Safety Policy as a guide, as best to their abilities as they can.
 - Tournament organizers need to run a 'gear check' to confirm equipment being brought in for use at a tournament meets the safety policy.
 - Industry standard gear, such as commonly used masks and gloves, is deemed to be automatically in compliance if it is in good apparent condition and does not have obvious repairs that need to be inspected for compliance.

Injury Recording Requirement

Organizers must submit all reported injuries that occur at an event, along with total attendee count. This is regardless of the injury leading to an insurance claim or not.

How to log an injury:

You can log injuries at: <https://goo.gl/forms/APw2KsanIKgc1y543>

Making a Claim

Please contact the GC at gc@hemaalliance.com.

We reserve the right to investigate any claim, and the claimant is required to provide all access the investigators require.

Activities Outside the Policy

Activities not specified in the policy related to the practice of historical fencing are assumed to be covered by the insurance policy, but may be reviewed on a case-by-case basis to determine eligibility. The HEMAA does not and cannot determine what constitutes historical fencing. All such activities are bound by the safety policy.

To be clear: You can do what you want, but the HEMAA will not insure everything that you do.



All Activities

- **All Activities must be registered with the HEMAA in order to be insurable.**
 - Recurring regularly scheduled practices only need to be posted once until the schedule changes.
 - Tournaments and other public events must also be registered.
 - Applying for event support does NOT count as registering the event as an official activity
 - You can register your event / activity at <https://www.hemaalliance.com/official-activities-registry>
- Organizers will be conscientious of bystander's safety. This will include a reasonable amount of space between those engaged in an activity and those who are spectators, where if competitors briefly leave the fencing space they do not put bystanders at risk.
- Organizers will have a first-aid kit on hand.
 - Details of recommended items for first aid will be released by the HEMAA at a future date .
 - It is recommended, but not required, that tournaments have a licensed EMT on call or on staff.
- Participants, spectators and organizers must have a verbal signal to halt any action for safety reasons. "Hold!" "Safety!" or "Halt!" being examples. This applies to all activities.
- In order for a particular individual within an official activity to be covered by insurance, there must be a waiver on file.
- 'On file' can include electronic versions of the signed waiver. HEMAA members, for example, agree to the safety policy when registering with the HEMAA.
 - A tournament or event requiring an 'I agree' box on a website form when registering for an event is sufficient for a waiver.
- Waivers are available at <https://www.hemaalliance.com/documents/>



Practice

- Practice can include drills, all forms of sparring, and much more. The type of activity will determine the safety requirements.
- Demonstrations, introductory instruction, and marketing are not considered practice, but must still comply with the safety policy as follows:
 - **Any thrust related activities must have masks worn.**
 - Earnest sparring during the above type of events would be considered 'practice' from an equipment standpoint.
 - Choreographed sparring is not considered practice, and is not bound by its equipment guidelines.
 - It's recommended that participants wear gear for slow or free play.
- The HEMAA wishes to preserve freedom of study for its members. For activities not listed in this document, organizers should use the equipment they think is sufficient for the practice activity.
- Equipment Requirements, by activity:
 - **Solo Drilling:** Weapon trainers should meet the guidelines set forth under tournaments. No other requirements.
 - **Slow play:** If thrusting is allowed, masks must be worn. No other requirement.
 - **Opposed Drilling and Free play:** Masks must be worn, and padded gloves of any type (ex. Oil rig gloves, rapier gloves, etc) should be worn.
 - **Earnest/Competitive sparring:** We recommended to use our tournament guidelines for personal equipment, but is not required wholesale.
 - 'Required' is on an item-by-item basis
 - **Example:** if you are earnestly sparring and disallow shin strikes, then shins are not required, only recommended.
- In the event of litigation where the safety policy was violated, the HEMA Alliance would submit the claim for the purposes of defense of the HEMA Alliance, but this does not mean that we would support those responsible for the situation.
 - Example: An organizer decides to let members at a practice engage in free play with padded gloves. If any hand injury were to occur, it would be covered by the



HEMAA insurance policy (provided no other violation contributed to the injury) because padded gloves are reasonably sufficient for free play.

- Example: Studying grappling with standing takedowns on an extremely hard surfaces (ie cement) with no additional protection that leads to a dislocation or joint injury. This might not be covered, since it's insufficient to throw people onto hard surfaces.

Insufficiently Repaired Gear

At the time of gear check, gear must be repaired to provide an acceptable level of protection, matching the commonly accepted standards of gear of that type. Tape, string, stitching, or other such repairs are acceptable, as long as they do not compromise the protective qualities of the equipment (e.g. strong tape can be used to connect rigid plates, but not to replace them).

- Damage that is not material to the protection of the gear is not bound by this rule.
- Gear damaged **during** a tournament should be reviewed by the tournament director to determine if it can be repaired temporarily , or if the gear should be disallowed going forward.
- Tournament directors should exercise their best judgment in allowing in-tournament damaged gear to continue use with temporary fixes.

Cutting Activities

The HEMA Alliance insurance does not cover the use of sharp swords for any purpose. That does not mean they cannot be used, only that any resulting liability or medical claims will not be covered by insurance.

The HEMA Alliance insurance does cover the use of blunt training swords to cut soft targets such as clay. All care must be taken to ensure the safety of bystanders, just as with any other activity involving blunt training swords.



Tournaments - Activities and Gear

Tournaments refers to intensive sparring whose purpose is adversarial competition, as opposed to drilling or practice. Other types of tournaments have different rules in their own section.

- Organizers are to use the following guidelines for tournaments. Organizers are free to alter the guidelines by providing more specifics where the HEMAA policy is too general, as well as increasing requirements.
 - A tournament using more specific or robust requirements will not be held to those requirements in the event of a claim - the HEMAA policy will still apply provided it was executed appropriately.
 - Organizers cannot decrease safety requirements and remain in compliance with the Safety Policy.
- **Example:** If an event wants to require shin-pads despite shins not being a target, it may do so. If an event wants to list specific gear makers it approves, it may do so.
- **Example:** However, an event that had no hand-protection requirement for tournaments would not be in compliance with the Safety Policy.

Who is Responsible for Safety Policy Adherence?

When it comes to tournaments & other high intensity events (sparring camps, high speed demonstrations, etc), adherence to the safety policy is critical not just to maintain safety standards, but to make certain that the community understands the guidelines and makes a best effort at adhering to them. This means that the safety policy is a matter of culture, not just of qualification.

Because of this, tournament organizers and other people working the event, specifically judges & directors, are responsible for adherence to the safety policy. This includes making sure the rules are aligned with the safety policy, and are suitably enforced.

If it has been found that tournament staff, especially directors, are repeatedly failing to enforce the safety policy through warnings, red cards, and other means of discipline, this can lead to a tournament organizer progressively losing support from the HEMAA, up to and including access to insurance for future events.

Organizers must make sure that directors both understand the safety policy, and work towards enforcing it. Stating after the fact that as an organizer you were unaware that director X wasn't punishing back of the head strikes is not a valid excuse, even if the director was somehow unaware of the policy.



Tournament Minimum Required Gear

The following is a list of minimum requirements that all participants must adhere to in order to be compliant with the HEMAA Safety Policy. Additional requirements may be made by the tournament staff.

- Head: The entire head and front of the throat must be covered. The covering (e.g. mask mesh material, throat protector, etc.) must be sturdy enough to withstand impacts. There should be no gaps in coverage that would allow a thrust or strike to the face or throat.
 - Masks with large, visible dents are not permitted in tournaments.
 - It's *recommended* that tournaments have a policy to ensure a faulty mask is removed from competition.
- Back of the head protection is required. This can be either a rigid or semi-rigid integral part of the mask/helmet, or a separate piece of equipment. No major gaps are allowed.
- Throat: A hardened covering/gorget to protect the throat. At minimum, the gorget must do so on the front of the neck.
- A tip catcher is recommended, either in the jacket or in the gorget, but not required.
- Torso: Clothing to cover the body. There should be no gaps/openings in combat facing surfaces (ie not allowed in armpits or chest, but ok on back).
- Groin: An internal or external cup is required for testicular protection. External cups must fit close to the body.
 - At this time we recommend groin protection for all participants, but is not a requirement.
- Elbow & Knee: Hard elbow covering to protect the joints. Stiff, closed cell foam (ex. PBT's foam inserts) may be allowed, but the HEMAA reserves the right to disallow if the item was compromised or insufficient.
 - It is recommended that the joint protection also cover the sides of the joints - protection that only barely covers the center of the joint should be disallowed.
- Un-modified lacrosse / Red Dragon gloves or similar are only allowed with weapons that also protect the hand with either a complex hilt, or a buckler.
 - This can be assessed on a case by case (i.e. fighter uses a sparring glove for the right hand arming sword, but a red dragon for the buckler, which is acceptable).
 - Complex hilted weapons have separate hand protection requirements.



- Shins: Shins must be sufficiently covered - shin guards that only cover a portion of the front of the shin (ex. Children's soccer shin guards), may not be sufficient, and tournament directors/organizers should use their best judgment about whether to allow them.
 - It is strongly recommended that shins wrap around and include ankle protection (ie lacrosse or field hockey shin guards).
 - Shins protection is NOT required if the tournament disallows shins as a target.
- Covered skin - large areas of exposed skin are not permitted..
 - Exceptions - single stick, dagger trainers do not need all skin covered.
 - Example: A small gap between a sock and knickers is fine, but exposed calves are not.
 - Example: An untucked shirt that is pulling up due to a high guard causing a small amount of skin to show is ok.
- Feet - shoes/foot coverings must be worn during tournaments.
- Weapon Trainer: The trainer must be free of splinters, burrs, or sharp edges.
 - The tip must not come to an acute point.
 - Tips should have additional protection applied if they are 8.5mm or smaller in width.
 - 'Additional tip protection' is left for the event organizer to define - it could be as little as tape, but we recommend protection that increases the surface area of the tip.
 - Example: Regenyei's Trnava feder is wider than 9mm, and does not need additional tip protection.
 - Tips that are not spatulated, swelled, or rolled and are below 10mm in width are recommended to be tipped (a tip cover/tape should be applied), but not required.
 - Edges must be blunt or blunted, including the weapon furniture and the schilt. Sharp edges and points should be filed down or tipped as appropriate.

Modern Fencing Blade Exception

For the purposes of both practice and tournaments, hard joint protection, back of the head protection, as well as shin and forearm protection are not required for modern fencing style blades. This includes foil, epee, and modern saber blades. The blades do not need to be FIE compliant, but at minimum should meet the standards of USAF for blades. Puncture-resistant torso protection is required when using modern fencing blades, regardless of the activity.



Tournament Synthetic/Wood/Rattan Safety

[For longsword, saber, staff or spear with synthetic heads, and single-handed trainers -- with no robust guard -- other than rapier]

Definition:

- This section covers weapon trainers that are not made of metal, but may have metal components, such as parts of the hilt.
- Hard plastic, rattan, or wooden swords are all covered by this section.
- Spears and other pole weapons with tips/striking components made of plastic, rubber or similar material are covered by this section.
- Padded weapons, such foam swords, are not covered by this section.

All tournament safety gear requirements apply, with additions of:

- **Hands:** Sturdy gloves or gauntlets must be used to protect the hands and wrists. Gloves must include protection on the sides and tips of the fingers sufficient to resist hard strikes from steel or synthetic weapons while holding the weapon.
 - Pre-approved list of glove manufacturers for their heavy / longsword models:
 - St. Mark's
 - Sparring Gloves
 - Neyman Fencing
 - Destroyer Modz
 - SPES
 - "Homebrew" or modified gloves are acceptable, as long as they meet the above requirements. Tournament organizers have full discretion to disallow any glove they deem as unsafe.
 - It is recommended that steel gauntlets have additional interior padding of some sort. A mechanic's-style glove has minimal padding and when used inside a metal gauntlet, and thus would not be sufficient to meet this recommendation.
- **Forearms:** Forearm protection is recommended, but not required.



Tournament Steel/Aluminum Safety

(For longsword, saber (with no shell guard), and single-handed trainers other than rapier)

Definition:

- This section covers training longswords, arming swords, messers and similar weapons with steel or aluminum blades. Other types of weapons (spears, polearms, etc.) are not covered by this section.
- Rapiers are not covered by this section, regardless of blade material.

All tournament safety gear requirements apply, with additions of:

- Torso should have a reasonable amount of padding, and be made with puncture-resistant material. T-shirts, sweat shirts, and other daily wear are not acceptable without other augmentation.
- Same glove requirements as synthetic / wood / rattan

Tournament Single-Handed Trainers Safety

(Including single-stick or saber with shell guards.)

All tournament safety gear requirements apply, with additions of:

- Hands: If the weapon does not provide sufficient hand protection (such as a complex or cupped hilt), then the lead hand has the same safety requirements as synthetic / wood / rattan. If the weapon provides said protection (ex. Complex hilt) then the hand only needs to be covered by a standard rapier glove.
 - Note that not all saber shell guards or complex hilts provide sufficient protection. In such cases lacrosse gloves or Red Dragon gloves (or equivalent) are the minimum requirement.
 - The offhand should either be 'tucked' behind the back, placed away from the action, or covered with a protective glove
- Torso/legs: Single stick is the only weapon where bare skin is allowed, although it is recommended to still have all skin covered. All other rules surrounding torso/legs still apply.



Tournament Rapier Safety

(For rapier, court-sword, spadron, dagger and other primarily thrusting, metal trainers)

Definition:

- This section covers training rapiers, which are swords with very thin and flexible blades, and usually have complex hilts to protect the hands.

All tournament safety gear requirements apply, with additions of:

- Hand: Same as other single hand trainers.
- Off-hand for rapier and dagger: left to individual tournaments to define.
- Torso: Torso and arms (including armpits) should be completely covered, with a jacket made of a puncture-resistant material.

Tournament Foam/Padded Sword Safety

Definition:

- This section covers training swords (not spears or polearms) that have a plastic core (e.g. PVC) that is padded with foam and then covered with fabric. These can be longswords, sabers, messers, or any similar sword.
- A wooden core (e.g. inside the PVC) is permitted in the area of the hilt, but cannot extend through the entire sword or the majority of the blade (i.e. the blade must be reasonably flexible).
- A fully wooden, solid plastic or other solid material sword covered in foam, rubber or similar material is not included in the definition of foam/padded sword and its use would be covered under synthetic/wood/rattan weapon rules.
- Examples: Purpleheart Armory Padded Longsword, Go-Now Padded Longsword, "Gekken" longsword by Nihonzashi.

None of the tournament gear requirements apply to these swords. The following should be used in tournaments:

- Padded gloves are recommended but not required.
- Throat protection is recommended but not required, with the following exception. Padded swords must have adequate padding on the tip and tournament organizers must regularly inspect and replace swords that do not meet this requirement (e.g. due to collapsed/damaged padding on the tip). If such an inspection is not performed, or replacement swords are not available, then rigid throat protection is required. Determining adequate padding at the tip is at the discretion of the tournament organizers.
- For tournaments, padded headgear is required.
- For sparring outside of tournaments, all of the above is recommended, but not required.



Tournament Wrestling

- The HEMA Alliance approves of wrestling-only without strikes. A mouthguard to protect the teeth is recommended, but not required.
- Cups are optional. Event-planners have the freedom to disallow them.
- The wrestling surface (floor) should meet at least basic minimum safety requirements for other martial arts systems that involve takedowns. Wrestling on hard or unprotected surfaces is not permitted by this safety policy.
- Tournament officials should be highly aware of when to intervene in the case of joint-locks, or any other situation in which harm can come to a participant. It is recommended that Officials should be experienced in the grappling arts in order to be able to identify unsafe actions.
- As with ALL activities, organizers, participants and spectators need to be able to use a verbal cue to halt the action, such as calling “Hold!” or “Halt!”

Standing Takedowns in Weapon-centric Tournaments

Grappling is understood to be a part of the fencing arts. However, safety must also be kept in mind, and reasonable precautions or rule changes should be made to insure that dangerous grappling techniques are managed, or if unable to be made safe, be disallowed.

- Grappling at the sword is allowed.
- If the rules allow for standing takedowns / throws, then the event must also provide a safe fencing surface.
 - If said surface cannot be provided, then the rules should explicitly disallow standing throws and takedowns.
 - Sprung floors (basketball courts, fencing, or other wood), wrestling mats, synthetic and organic turf are examples of safe flooring, but not a complete list.
 - Bare cement, asphalt, and other extremely hard surfaces are not acceptable.
- Fencers will not be denied secondary medical coverage if an injury occurs due to a standing takedown in unsafe conditions (The injured fencer was not a party to the disallowed action).
 - However, if the tournament allowed the throw, they might lose the ability to use HEMAA insurance / event support in the future.
- In the event that a fencer performs a standing takedown in a tournament which disallows them, the fencer should be warned/disciplined as though they struck their opponent in the back of the head.



- If a fencer performs a disallowed action, a tournament will not be penalized (barred from using HEMAA insurance/coverage) provided appropriate warnings/discipline to the fencer was issued.

Tournament Harness (Armor) Activities

The Safety Policy for Harness (Armor) is designed with rigid spears, pole-axes, maces etc. in mind. If using longsword trainers only, an organizer could default to the policy for Longswords and have fewer armor requirements.

- Below is a list of the minimum requirements that are required to participate in Harnischfechten:
 - Head: Due to the importance of one's head the following requirements for helms must be met: Several types of materials can be used for helms and it is important to understand different metals have different strengths.
 - The minimum thicknesses for helms (as specified by the manufacturer) is:
 1. Stainless Steel: 16gu
 2. Hardened Steel: 16gu
 3. Mild (cold or hot rolled steel): 14gu
 4. The above thicknesses include visors and faceplates
 - No open-faced helms are allowed.
 - Any visor must have the ability to lock or buckle closed to prevent opening during combat.
 - Any visor slit must be fitted with pref-plate or have cross bars that prevent sword thrusts from entering the visor.
 - Visor slots/eye slots should be smaller than the trainers being used so that a thrust cannot enter the helm or be fitted with perf-plate.
 - The helm must be padded or suspended properly to prevent impact damage from being transmitted to the user's head.
 - Padding can be made with quilted cloth, foam or any other material that can reduce impacts but must be at least .5" thick.
 - Throat: Armor for the neck such as a gorget with supplemental armor worn as needed.
 - Torso: Armor needs to be worn for the following:
 - **Shoulders** (collarbone, ball, top and back), **Spine** (in its entirety, including lower spine and tailbone), **Chest** (Top of the breastbone to the bottom of the rib-cage, including kidney protection)
 - Groin: An internal cup (An external cup can also be worn in conjunction with an internal)
 - Elbow: Solid armor for the elbows.



- Arms: Solid or splinted armor for the limbs (upper arm, lower arm).
 - Hands: The hands must be protected by gauntlets made of steel plates.
 - Gauntlets must cover all of the wrist.
 - Gauntlets must protect all fingers and thumbs.
 - If fingers do not “ground out” on the weapon haft, it is recommended that the fingers be padded to absorb some of the impact of a weapon.
 - Finger tips should be protected by the gauntlets.
 - Legs: Solid or splinted armor for the limbs (shins, thighs) and solid armor for the knees.
 - Feet: Sturdy covering of some sort.
- Several types of materials can be used for armor. The minimum thicknesses for torso and limb armors (as specified by the manufacturer) is:
 1. Stainless Steel: 20gu
 2. Hardened Steel: 20gu
 3. Mild (cold or hot rolled steel): 18gu
 4. Leather armors can be worn, however they should be of the “splinted” armor types with splints protecting the forearms, thighs and shins. Leather should be at least 8 ounce leather (1/8” thick) and hardened (via oil, paraffin or wax treatments), or 12 ounce un-hardened leather.

Activities not covered by HEMAA insurance

The HEMAA wishes to allow its members the most freedom possible, but some activities are not and cannot be covered by the HEMA Alliance Martial Arts insurance. There may be alternative insurance providers or coverage policies available to Affiliate clubs, and we recommend getting personal coverage if you want to participate in the following activities:

- Jousting or mounted combat on live animals, or any other involvement of horses or other equine animals.
- Archery of any kind.
- Boxing, pugilism, and other body striking-based arts.
- The use of sharp swords for any purpose.



Disapproved Activities

The HEMAA wishes to allow its members the most freedom possible, but some activities are so dangerous as to be explicitly listed as disapproved. Participating in any of the following activities is not covered by HEMAA insurance, and may result in HEMAA membership or affiliate termination. The HEMAA in no way endorses the following:

- Sparring or opposed drilling with sharps.
- The use of weapons, sharps especially, on live animals.
- Earnest sparring or drilling without proper head protection (foam trainers excluded).
- Intoxication of any kind by active participants and working staff. This is a requirement from our insurance provider. Willfully allowing participants/working staff to ingest intoxicating substances can and will be considered not enforcing the safety policy (See “Who is responsible for safety policy adherence?”)
 - “Voluntarily taking any drug or narcotic unless the drug or narcotic is prescribed by a Physician. Injury caused by, contributed to or resulting from the Covered Person’s use of alcohol, illegal drugs or medicines that are not taken in the dosage or for the purpose as prescribed by the Covered Person’s Physician.”

If you are a HEMAA member and wish to publicly have a discussion / share content surrounding the disapproved activities above, you **must** also include a disclaimer that said activity is not covered or endorsed by the HEMAA. This is for insurance compliance purposes, and cannot be posted to any official HEMAA social media.

These lists and the entire safety policy is not exhaustive of any and all possible activities. Explicitly prohibited activities are subject to change. As stated previously: You can do what you want, but the HEMAA will not insure everything that you do.