

United States Polo Association Handicap Policy

Section 1. Introduction

The purpose of this Handicap Policy (this “**Policy**”) of the United States Polo Association (the “**Association**”) is to establish duties of the Board of Governors, the Outdoor Handicap Committee of the Association (the “**Outdoor Handicap Committee**”), the Arena Handicap Committee of the Association (the “**Arena Handicap Committee**”), the Women’s Handicap Committee of the Association (the “**Women’s Handicap Committee**,” and collectively with the Outdoor Handicap Committee and Arena Handicap Committee, the “**Association Handicap Committees**”), the officers, the club delegates, Intercollegiate/Interscholastic Coaches, and the staff of the Association, with respect to establishing and issuing handicaps to Association members.

This Policy, and those individuals tasked with carrying out and enforcing this Policy, shall be governed by the principles of honesty, integrity, transparency and respect.

All meetings of any Association Handicap Committee shall be conducted in accordance with the Association’s Conflict of Interest Policy. Any conflict of interest within any Association Handicap Committee that is unable to be resolved in accordance with the procedures set forth in the Conflict of Interest Policy shall be submitted to the Executive Committee of the Association for its determination. Confidential minutes of meetings of all Association Handicap Committees shall be maintained by the Association. All members of each Association Handicap Committee acknowledge and agree, by serving on such Committee, that it shall hold the votes of such Committee members in strict confidence, except as otherwise required by the Board of Governors or to comply with applicable law.

Section 2. Definitions

In addition to the terms defined elsewhere in this Policy, the following terms shall have the meanings ascribed to them below for purposes of this Policy:

- “**Event**” has the meaning ascribed to that term in the USPA Tournament Conditions.
- “**Absent**” means a player has not been Observed in an Event within the United States during the prior calendar year.
- “**High Level Polo**” means a USPA Event with a Handicap above 15 goals.
- “**Observed**” means the evaluation by a Club Delegate, I/I Coach, or Handicap Committee member of a player who has played in an Event within the United States during the current or immediately prior calendar year.

- “**Polo Season**” shall mean January 1 through April 30 (the “**Winter/Spring Polo Season**”) or May 1 through December 31 of a given year (the “**Summer/Fall Polo Season**”), as applicable.

Section 3. Handicaps Generally

- A. Each Registered Player Member, Affiliate Player Member, Lifetime Member, and Player-Only Member who is in good standing with the Association (collectively, the “**Player Members**”) shall be entitled to be issued an Outdoor Handicap and/or an Arena Handicap by the Association, as applicable. Additionally, each female Player Member shall also be entitled to be issued a Women’s Outdoor Handicap and/or Women’s Arena Handicap by the Association, as applicable.
- B. In order to maintain a handicap issued by the Association (each, a “**Handicap**”), a Player Member must pay his or her annual dues to the Association, be Observed within each calendar year, and otherwise remain in good standing with the Association.
- C. A Player Member who has (i) failed to pay his or her annual dues within the calendar year, (ii) not been Observed, or (iii) been Absent, shall, upon returning to good standing with the Association, receive (a) the highest international handicap issued to the Player, or (b), if he or she does not have a foreign handicap issued, the last Handicap he or she had been issued prior to lapsing out of good standing, as well as a “T” designation. Notwithstanding the foregoing, if such Player Member has played in a foreign qualifying tournament (as set forth in Section 12 of this Policy) within the past twelve months, then the Association shall issue the same Handicap to him or her as his or her highest international handicap, without a “T” designation.
- D. Unless otherwise determined in accordance with this Policy, any Handicap issued by the Association shall remain in effect from one Polo Season to the next and from year-to-year, provided that the Player Member remains in good standing with the Association in each year.
- E. Subject to the emergency rules addressed elsewhere in this Policy, Handicaps are reviewed twice per year and may be changed, if appropriate, up to two times per year, to coincide with each Polo Season. In practice, any changes made to a Handicap pursuant to a spring review of such Handicap shall be effective the following Winter/Spring Polo Season after such determination, and any changes made to a Handicap pursuant to a fall review of such Handicap shall be effective the following Summer/Fall Polo Season after such determination.
- F. If at any time a new Handicap is issued to a Player Member with an effective date of a Polo Season occurring in the following year, and such Player Member remains in good standing with the Association in the following year, such Player Member’s new Handicap will take effect as planned unless and until further changes to such Player Member’s Handicap are made pursuant to this Policy.

- G. Emergency Handicaps may be assigned by the applicable Association Handicap Committee Chair or by the Chairman of the Association; provided, however, that no emergency Handicaps will be issued within twenty-four (24) hours of any Association match, game, or tournament in which such requesting individual desires to play.
- H. Any individual who has not been issued a Handicap shall not be eligible to play in any USPA Event or any USPA Club Event (as defined in the Tournament Conditions).

Section 4. Assigning of Handicaps

- A. In general, a Player Member may receive a Handicap in one of the following ways:

- (1) a new Player Member who has never been assigned a handicap through the Association or any Foreign Association can receive a Handicap through the written recommendation of a Club Delegate or I/I Coach (arena handicaps only) who has Observed them; or

- (2) a Player Member who has never been assigned a Handicap from the Association but does have a foreign handicap issued from a foreign association will be assigned their highest foreign handicap with a “T” appended; or

- (3) a Player Member who has never before been issued a Handicap and such Player Member does not have a foreign handicap, then any Club Delegate or I/I Coach (with respect to Arena Handicaps only) who has Observed such Player Member may make a recommendation of such Player Member’s Handicap. This recommendation shall be sent in writing to the USPA Handicap Staff. The USPA Handicap Staff will forward the recommendation to the applicable Circuit Handicap Committee Chair, who shall recommend the Player Member’s handicap to the applicable Handicap Committee Chair and the applicable Handicap Committee Chair shall make the final determination of such Player Member’s Handicap.

A Player Member who has not been Observed and does not have a handicap from a foreign association will be issued the designation of “NR” by the Association.

- B. If a female player intends to participate in a USPA Women’s Tournament and does not have a Women’s Handicap she will need a recommendation for an Outdoor or Arena Handicap in order for the Women’s Handicap Translation Scale (*see* Section 8.B of this Policy) to be applied.
- C. A “T” may be appended to the Handicap of any individual for any one of three reasons:
 - (1) the player sustained an injury;
 - (2) the player has a foreign handicap and has not yet been Observed; or
 - (3) the player has been Absent from polo in the United States for one or more years.

A “T” Handicap can be removed, and a permanent handicap awarded at any time that the player has been “Observed”. A player can move from one “T” handicap to another “T” handicap but must receive a permanent handicap without a “T” as soon as they have been properly Observed in competitive polo.

- D. The Handicap of Player Members with a Handicap of -1 or -0.5, or who have a “T” Handicap, can be changed at any time. In order for such Handicap to change, a Club Delegate, I/I Coach (with respect to Arena Handicaps only), or Handicap Committee member must make a recommendation to the USPA Handicap Staff. This recommendation will be forwarded to the applicable Circuit Handicap Chair who shall approve or deny the recommendation. If approved, the recommendation will be forwarded to the Handicap Committee Chair for final approval.

Section 5. Handicap Review

- A. At any time, a Player Member, Club Delegate, I/I Coach, or Host Tournament Committee may request the review of a certain Player Member’s Handicap in the case that Handicap was incorrectly changed or has created unfair playing conditions. This request must be made to the USPA Handicap Staff in writing.
- B. The applicable Handicap Committee Chair shall receive a notice from the USPA Handicap Staff with any handicap history on that Player Member.
- C. If necessary, the applicable Handicap Committee Chair will send a notice to the applicable Handicap Committee members asking for their official vote on the Handicap. Handicap Committee members should only vote on a Player Member’s Handicap in question if they have personally Observed that Player Member. A minimum of two (2) Handicap Committee members must vote in order for a change to take place immediately.
- D. All Handicap recommendations, votes, and decisions must be made in writing.

Section 6. Outdoor Handicaps

- A. Outdoor handicaps issued by the Association to a Player Member (each, an “**Outdoor Handicap**”) shall be on a scale of -1 through and including 10 and including half numbers from -1 through 2.
- B. If a Player Member discloses to the Association that he or she intends to play outdoor High Level Polo, then his or her Outdoor Handicap shall be reviewed and confirmed in accordance with the Association’s High Level Player Disclosure Policy (*see* Section 11 of this Policy below).

Section 6.1. Outdoor Handicap Committees

- A. The Outdoor Handicap Committee is responsible for determining the Handicaps of Player Members who play outdoor polo, as well as setting standards and benchmarks and advising on amendments to this Policy with respect to outdoor polo.
- B. The Outdoor Handicap Committee is comprised of (i) a Chair, recommended by the Chairman of the Association and approved annually by the Board of Governors (the “**Outdoor Handicap Committee Chair**”), (ii) the Circuit Outdoor Handicap Committee Chair (as defined below) from each Circuit, and (iii) eight (8) “at-large” members, four (4) of whom are selected by the Outdoor Handicap Committee Chair, and four (4) of whom are recommended by the High Goal Committee and approved by the Outdoor Handicap Committee Chair.
- C. The Outdoor Handicap Committee Chair shall oversee all activities of the Outdoor Handicap Committee. He/she shall provide final approval on all Outdoor Handicap changes. The Outdoor Handicap Committee Chair shall only vote in Outdoor Handicap Committee meetings in the event of a tie and only after a revote has taken place.
- D. The Circuit Outdoor Handicap Committee Chair shall oversee all Handicaps for Player Members who participate in Outdoor Polo within their circuit. The Circuit Outdoor Handicap Chair shall be an individual recommended by the Circuit Governor of each Circuit and approved by the Outdoor Handicap Committee Chair. Each Circuit Outdoor Handicap Chair shall have a Committee that consists of (i) the Circuit Outdoor Handicap Committee Chair, and (ii) at least three (3) other members to be appointed by the Circuit Outdoor Handicap Committee Chair. The term of each Circuit Outdoor Handicap Committee member will be one year. Members may be reappointed to a Circuit Outdoor Handicap Committee for an indefinite number of terms. Circuit Outdoor Handicap Chairs shall only vote on the Handicaps of Player Members who are registered within their circuit or those who have participated in competitive Outdoor Polo within the Circuit. No individual may simultaneously serve as a Circuit Outdoor Handicap Committee Chair and as a Circuit Governor.
- E. The “at-large” members of the Outdoor Handicap Committee shall only vote on Handicaps of Player Members who they have personally Observed and who (i) participate in two (2) or more circuits during the calendar year, (ii) participate in High Level Polo, or (iii) have disclosed their intent to play in High Level Polo.

Section 6.2. Outdoor Handicap Meetings

The Outdoor Handicap Committee shall meet twice per year: (a) at the April Handicap Meeting (which will take place no later than April 30 of the calendar year) to review the Handicaps of Player Members who participated in the Winter/Spring Polo Season, and (b) at the Annual Handicap Meeting (which will take place no later than September 30 of the calendar year) to review the Handicaps of Player Members who participated in the Summer/Fall Polo Season.

Section 7. Arena Handicaps

- A. Arena handicaps issued by the Association to a Player Member (each, an “Arena Handicap”) shall be on a scale of -1 through and including 10.
- B. If a Player Member has an assigned Outdoor Handicap and has not been Observed in Arena Polo, an Arena Handicap shall be assigned as such Player Member’s current Outdoor Handicap with a “T” until he or she is Observed, at which time a new Handicap will be assigned pursuant to this Policy.

Section 7.1. Arena Handicap Committees

- A. The Arena Handicap Committee is responsible for determining the Handicaps of Player Members who play arena polo, as well as setting standards and benchmarks and advising on amendments to this Policy with respect to arena polo.
- B. The Arena Handicap Committee is comprised of (i) a Chair, recommended by the Chairman of the Association and approved annually by the Board of Governors (the “**Arena Handicap Committee Chair**”), (ii) the Circuit Arena Handicap Committee Chair from each Circuit, and (iii) four (4) “at-large” members, all of whom are selected by the Arena Handicap Committee Chair.
- C. The Arena Handicap Committee Chair shall oversee all activities of the Arena Handicap Committee. He/she shall provide final approval on all Arena Handicap changes. The Arena Handicap Committee Chair shall only vote in Arena Handicap Meetings in the case of a tie or after a revote has taken place.
- D. The Circuit Arena Handicap Committee Chair shall oversee all Handicaps for Player Members who participate in Arena Polo within their circuit. The Circuit Arena Handicap Chair shall be an individual recommended by the Circuit Governor of each Circuit and approved by the Arena Handicap Committee Chair. Each Circuit Arena Handicap Chair shall have a Committee that consists of (i) the Circuit Arena Handicap Committee Chair, and (ii) at least three (3) other members to be appointed by the Circuit Arena Handicap Committee Chair. The term of each Circuit Arena Handicap Committee member will be one year. Members may be reappointed to a Circuit Arena Handicap Committee for an indefinite number of terms. Circuit Arena Handicap Chairs shall only vote on Handicaps of Player Members who are registered within their circuit or those who have participated in competitive Arena Polo within the Circuit. No individual may simultaneously serve as a Circuit Arena Handicap Committee Chair and as a Circuit Governor.
- E. The “at-large” members of the Arena Handicap Committee shall be allowed to vote on the Handicap of any Player Members who they have personally Observed.

Section 7.2. Arena Handicap Meetings

The Arena Handicap Committee shall meet once per year to review Player Members who participated in Arena Polo at any point during the year. The Annual Handicap Meeting shall take place

no later than November 15 of the calendar year, and any changes approved at such Annual Handicap Meeting shall become effective as of January 1 of the following year.

Section 8. Women’s Handicaps

- A. Women’s Outdoor and Arena handicaps issued by the Association to a female Player Member (each, a “**Women’s Outdoor Handicap**” or “**Women’s Arena Handicap**,” as applicable) shall be on a scale of 0 through and including 10.
- B. The first Women’s Outdoor or Women’s Arena Handicap is assigned to a female Player Member will be based on her current Outdoor or Arena Handicap using the Women’s Handicap Translation Scale (below) with a “T” applied until she is Observed in a women’s polo event.

Women’s Handicap Translation Scale

| | | |
|----------|---------|------------------|
| -1 = 0 | 1 = 4 | 4 = 9 |
| -0.5 = 1 | 1.5 = 5 | 5 and above = 10 |
| 0 = 2 | 2 = 6 | |
| 0.5 = 3 | 3 = 8 | |

- C. If a female Player Member has a foreign women’s outdoor or women’s arena handicap issued by a foreign association, she will be issued the same Women’s Outdoor or Women’s Arena Handicap with a “T” applied until she is Observed in a women’s polo event.
- D. Once a female Player Member has been Observed in a Women’s polo event, any Club Delegate or I/I Coach (with respect to Women’s Arena Handicaps only) who has Observed such Player Member in a Women’s polo event may make a recommendation of such Player Member’s Women’s Outdoor or Women’s Arena Handicap for consideration at the next Women’s Handicap Committee Meeting.

Section 8.1. Women’s Handicap Committee

- A. The Women’s Handicap Committee is responsible for determining the Women’s Outdoor and Women’s Arena Handicaps of female Player Members who play women-only polo, as well as setting standards and benchmarks and advising on amendments to this Policy with respect to women’s polo.
- B. The Women’s Handicap Committee is comprised of (i) a Chair, recommended by the Chairman of the Association and approved annually by the Board of Governors (the “**Women’s Handicap Committee Chair**”), (ii) the Circuit Women’s Handicap Committee Chair from each Circuit, and (iii) eight (8) “at-large” members selected by the Women’s Handicap Committee Chair.
- C. The Circuit Women’s Handicap Committee Chair shall oversee all handicaps for players who participate in Women’s Polo within their circuit. The Circuit Women’s Handicap

Chair shall be an individual recommended by the Circuit Governor of each Circuit and approved by the Women's Handicap Committee Chair. Each Circuit Women's Handicap Chair shall have a Committee that consists of (i) the Circuit Women's Handicap Committee Chair, and (ii) at least three (3) other members to be appointed by the Circuit Women's Handicap Committee Chair. The term of each Circuit Women's Handicap Committee member will be one year. Members may be reappointed to a Circuit Women's Handicap Committee for an indefinite number of terms. Circuit Women's Handicap Chairs shall only vote on Women's Outdoor and Women's Arena Handicaps of female Player Members who are registered within their circuit or who have participated in competitive Women's Polo within the Circuit.

- D. The "at-large" members of the Women's Handicap Committee shall be allowed to vote on the Women's Outdoor or Women's Arena Handicap of any female Player Member who they have personally Observed.

Section 8.2. Women's Handicap Meetings

The Women's Handicap Committee shall meet twice per year: at the April Handicap Meeting (which will take place no later than April 30 of the calendar year) to review the Women's Outdoor and Women's Arena Handicaps of female Player Members who participated in women's polo in the Winter/Spring Polo Season, and at the Annual Handicap Meeting (which will take place no later than November 15 of the calendar year) to review the Women's Outdoor and Women's Arena Handicaps of female Player Members who participated in women's polo in the Summer/Fall Polo Season.

Section 9. Handicap Committee Meeting Processes

- A. At least four (4) weeks prior to any Handicap Committee Meeting (each, a "Meeting"), USPA Handicap Staff will send a notice to Club Delegates and I/I Coaches asking them to submit their recommendations. Only Club Delegates and I/I Coaches who have Observed polo during the current Polo Season should submit recommendations. Club Delegates and I/I Coaches should either make a recommendation for any new Handicap or select "No Change" for all Player Members affiliated with their club. Club Delegates and I/I Coaches may also make recommendations any Player Members who played at their club but are affiliated with different clubs. All recommendations will be due two weeks prior to the Meeting.
- B. At least two (2) weeks prior to a Meeting, the USPA Handicap Staff will send an email to each Handicap Committee member with instructions for voting and a link to their confidential and unique ballot through an electronic voting portal.
 - i. Circuit Handicap Chairs should review recommendations for all Player Members registered within their circuit or who actively played in their circuit. Once recommendations have been reviewed, Circuit Handicap Chairs shall (a) approve and vote for club recommended changes for Player Members in their circuit, (b) deny club

recommended changes by selecting “No Change” for Player Members in their circuit, (c) select a new Handicap for Player Members they have personally Observed, or (d) select “No Change” on Player Members they have personally Observed. If a Circuit Handicap Chair votes differently than the recommendation from the Club Delegate, the Club Delegate will be notified and may request further review of the Handicap for accuracy.

- ii. “At- large” Handicap Committee members should vote only on the Handicaps of Player Members who they have personally Observed by selecting a Handicap change or selecting “No Change” for all such Player Members who they have personally Observed.
 - a. Notwithstanding anything to the contrary herein, with respect to Outdoor Handicap Meetings, “at-large” members of the Outdoor Handicap Committee shall only vote on the Outdoor Handicaps of Player Members who (a) participated in two or more circuits during the calendar year, (b) participated in High Level Polo, or (c) have disclosed that they plan to play in High Level Polo.

C. In accordance with the Association’s Conflict of Interest Policy, Handicap Committee members shall not vote on the Handicap of any Player Member with whom they may have a conflict of interest (e.g., family, employee, employer, or known future employee/employer).

D. On the day of a Meeting, the USPA Handicap Staff will provide the Handicap Committee with a list of Player Members who (i) are rated from 10 to 3 goals, (ii) have been flagged by a Handicap Committee member, (iii) have played in High Level Polo, (iv) have disclosed their intent to play High Level Polo, or (v) have competed in any tournament that the applicable Handicap Committee Chair has deemed influential. This list shall include any club recommendations that were submitted. Handicap Committee members will discuss the Handicaps of the Player Members on the list and then vote on their Handicaps within the allotted voting period.

E. Voting shall close twenty-four hours after the adjournment of the Meeting. At that time, the USPA Handicap Staff will tabulate the voting results and send them to the Handicap Committee Chair for review. All ties and votes approved within a one vote margin will be reviewed by the Handicap Chair and, if necessary, a re-vote of eligible Handicap Committee members may be conducted.

F. Within two (2) weeks of the adjournment of a Meeting, the approved changes from the Meeting and their effective dates will be posted to the USPA Website and emailed to all Player Members. Player Members who are on the change list will receive a specific email letting them know that their Handicap will be changing.

G. All Outdoor and Women’s Handicaps shall follow a change lag, where Handicaps voted on during the April Handicap Meeting will take effect January 1 of the following year and

Handicaps voted on during the Annual Handicap Meeting will take effect June 1 of the following year. Handicaps will be expedited for earlier change if (i) a supermajority vote of the Handicap Committee members who voted for a raise also vote to expedite the change, (ii) the Player Member's Handicap is being lowered, (iii) the Player Member has a current handicap of -1 or NR, or (iv) the Player Member has a "T" Handicap.

- H. Player Members will be given two (2) weeks from the date approved changes are posted to the USPA Website to question any handicap change (the "**Member Review Period**"). If a change is questioned within that timeframe, the relevant Handicap Committee Chair will conduct a review and may, in his or her sole discretion, request a re-vote by eligible Handicap Committee Members. Any decisions to modify a posted Handicap change will be announced to the affected Player Member and updated on the list of Handicap changes posted on the USPA website.
- I. After the Member Review Period, all Handicap changes will be entered into the USPA Database and displayed as a future Handicap on the Member Search section of the USPA Website.

Section 10. July NR and T Handicap Review

During the month of July, USPA Handicap Staff shall send all clubs a list of their Player Members with NR or T Handicaps to review. Club Delegates or I/I Coaches shall make recommendations for Handicaps for any Player Member whom they have Observed at their club. Recommendations shall be sent to the applicable Circuit Handicap Chair for their approval, and then be sent to the Handicap Committee Chair for final approval.

Section 11. High Level Player Disclosure Policy

- A. The purpose of the High Level Player Disclosure Policy is to ensure that all Player Members playing in High Level Polo have been properly Observed and discussed by the Outdoor Handicap Committee.
- B. At least 90 days prior to the tournament draw, a Player Member (or his/her team representative), who intends to play in a High Level Polo tournament, must disclose to the Outdoor Handicap Committee on which team they intend to play. This will allow time to research and determine if the Player Member was adequately reviewed and discussed at any Handicap Outdoor Committee Meeting and if not, evaluate the Player Member to determine if his/her Handicap is correct before the Player Member competes in a High Level Polo event.
- C. Exempt from disclosure are Player Members who have (i) played the previous year in a High Level Polo event, or (ii) competed in one of the listed foreign qualifying tournaments (*see* Section 12 of this Policy below), have paid their Association dues, and intend to play on their same handicap from the foreign qualifying tournament.

- D. Player Members who have been Absent from USPA High Level Polo for the previous calendar year or have never competed in the United States but have played in one of the listed foreign qualifying tournaments must adopt the highest handicap from the country in which they played a qualifying tournament regardless of whether the handicap is higher or lower than their current USPA Handicap. Player Members who have played in qualifying tournaments in two countries and have a different handicap in each association must adopt the higher of the two association's handicaps.
- E. Absent Player Members who face a handicap change in a foreign association after playing in a qualifying tournament must adopt the same handicap change in the United States unless they have (i) paid their USPA dues, and (ii) disclosed their intent to play High Level Polo, as well as the team on which they intend to play, prior to a foreign association's handicap announcement.
- F. Player Members who play in a High Level Polo game but did not disclose their intent at least ninety (90) days prior to playing will face immediate review after they have played their first game, and may have their Handicap adjusted during the current season if their current Handicap does not reflect their skill level compared to players in the tournament at the same handicap.
- G. Player Members who have disclosed their intent and have been approved for High Level Polo by the Outdoor Handicap Committee will be marked with an asterisk (*) on the USPA Website.
- H. Disclosure of the intent to play High Level Polo must be made in writing to the USPA Handicap Staff.

Section 12. Foreign Qualifying Tournaments

- A. Qualifying tournaments from the Hurlingham Polo Association
 - a. Gold Cup
 - b. Queens Cup
 - B. Qualifying tournaments from the Argentine Polo Association
 - a. Camara
 - b. Tortugas Open
 - c. Hurlingham Open
 - d. Palermo Open
- * Stated Roster for Qualifying Teams of the AAP Open Tournaments