



October 25, 2017

Jim Giunta, Executive Director  
National Collegiate Wrestling Association  
13111 North Central Expy  
Fifth Floor  
Dallas, TX 75243

NCWA Legislative Council  
13111 North Central Expy  
Fifth Floor  
Dallas, TX 75243

**Re: NCWA rules prohibiting Marina Goocher from competing against male wrestlers in regular season.**

Dear NCWA:

We, the American Civil Liberties Union's Women's Rights Project, the American Civil Liberties Union of Michigan, the National Women's Law Center, and the Women's Sports Foundation write to you on behalf of Marina Goocher, a champion wrestler at the University of Michigan-Dearborn. We strongly urge you to change the rules of the college-level club wrestling association, the National Collegiate Wrestling Association (NCWA), to allow Ms. Goocher to compete against male wrestlers during the regular club wrestling season. Unlike male wrestlers at UM-Dearborn, she has no opportunities to wrestle opponents during the regular season because there are no other women wrestlers to compete against within the entire Midwest. The only opportunity the NCWA gives her to compete is in the women's division of the NCWA post-season national club tournament, a tournament she has won the past two years.

As explained in detail below, the NWCA should allow Ms. Goocher to wrestle against men during the regular season for at least five reasons:

1. The NCWA's own rules require it to follow the NCAA rules of competition, and the NCAA, like high schools across the country, permits women to wrestle against men.
2. As the courts have found, any notion that it is improper for women to wrestle against men is based on outdated and unfair stereotypes.

3. Women athletes are entitled to equivalent opportunities as men and therefore Ms. Goocher cannot be denied the opportunity to compete against men during the regular season where there are no opportunities to compete against women in the Midwest.
4. Contrary to your representations, the NCWA liability insurance does not preclude women from wrestling against men.
5. Precluding women from competing against men during the regular season is unconstitutional when there is no equivalent opportunity to compete against women and opens up the NCWA and its member universities to liability.

## **FACTS**

Marina Goocher started her wrestling career at age 5 when she joined a club team with her brother and wrestled primarily against boys. She has committed her life to the sport.

As a student at Riverview High School in Riverview, Michigan, Ms. Goocher was the only female wrestler on her high school varsity team. Throughout her high school career, she won 80% of her matches, compiling a record of 100 varsity career victories, all against male competitors. The 100-win mark is a rare accomplishment, regardless of gender, and Ms. Goocher became only the second female in the state of Michigan to achieve that goal.

Before entering college, Ms. Goocher had racked up four national middle school and high school wrestling championships. When she was a high school student, she was named the USA National Women's Wrestling Champion and earned an invitation to train with the USA Olympic program. During the 10-day camp, Ms. Goocher was exposed to top U.S. women athletes. They taught Ms. Goocher new techniques and demonstrated what she needed to do to reach the Olympics.

Following high school, Ms. Goocher decided to attend University of Michigan-Dearborn, where she is a mechanical engineer major. UM-Dearborn does not have an NCAA wrestling team, but it does have a successful club team, which, like other university club teams, is governed by the National Collegiate Wrestling Association (NCWA).

When Ms. Goocher first started at UM-Dearborn, the club wrestling coach, Grant MacKenzie, sought guidance from the NCWA on whether Ms. Goocher could wrestle alongside and against male teammates and competitors. Both Coach MacKenzie and the male wrestlers on the team have welcomed Ms. Goocher to the team with open arms and want her to be able to compete against men. Unfortunately, both NCWA Executive Director Jim Giunta and Bryan Knepper, NCWA's Quality Enhancement Director, informed MacKenzie that Ms. Goocher was prohibited from wrestling against male wrestlers during the regular club season. In fact, the NCWA sent an email to coaches this past season stating: "The rule is simple. Women wrestle

women, men wrestle men in practice and competition. Period.”<sup>1</sup> That rule is also stated on the NCWA’s website.<sup>2</sup>

Because of the rule, Ms. Goocher has not been able to wrestle during the regular season. UM-Dearborn is part of the NCWA’s Great Lakes Regional Conference, which is comprised of 20 club teams. The 20 teams compete against one other in the regular season. Ms. Goocher is the only woman wrestler from any of the universities in the Great Lakes Regional Conference.<sup>3</sup>

The only time all year that Ms. Goocher is allowed to compete in an NCWA-sanctioned event is during the NCAA National Titles, when she can wrestle against women wrestlers from other conferences. Despite being shut out of competition during the regular season, Ms. Goocher’s extraordinary skill and work ethic have allowed her to win the NCWA Women’s National Championship in both her freshman and sophomore years. In fact, last year, she pinned every opponent at the 136 lbs. weight class even though every opponent was 5 to 8 pounds heavier than her.

At Nationals this year, after winning the tournament, Ms. Goocher asked Jim Giunta, NCWA Executive Director, why she was still not permitted to wrestle against male wrestlers in the regular season. Mr. Giunta simply said it was against the rules for women to wrestle men and that it was a violation of the NCWA insurance policy and rules. Ms. Goocher had previously examined that insurance policy and the NCWA’s Wrestling Plan, which do not prohibit women from wrestling men. When she asked Mr. Giunta to point out the specific rule or insurance provisions that prohibit coed wrestling, he was unable to do so.

Ms. Goocher’s coach and teammates are eager to have her practice and compete alongside them during the regular season. As Coach MacKenzie said in the university newspaper, “Marina is a leader. She is a driven-athlete who understands she is a pioneer in women’s collegiate wrestling in Michigan. Marina opened a door at Michigan-Dearborn and we hope other women follow her.”<sup>4</sup>

Wrestling against males is routine for Ms. Goocher, who has wrestled against males for most of her life. Ms. Goocher only demands that she be given an equal opportunity to practice and compete as men do during the regular season.

### **MARINA GOOCHER SHOULD BE PROVIDED AN EQUAL OPPORTUNITY TO WRESTLE IN NCWA**

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<sup>1</sup> NCWA email to Grant MacKenzie regarding NCWA Advisory: Male/Female Competition – Policy Clarification, attached.

<sup>2</sup> National Collegiate Wrestling Association, Male vs. Female Competition, <http://www.ncwaonline.org/competition.html> (last visited October 4, 2017).

<sup>3</sup> National Collegiate Wrestling Association, NCWA Teams, <https://ncwa.net/teams> (last visited Mar. 20, 2017).

<sup>4</sup> Ricky Lindsay, *UM-Dearborn’s Goocher a “Pioneer” in Michigan Women’s Collegiate Wrestling*, Michigan Journal, Dec. 10, 2015, <http://michiganjournal.org/2015/12/10/um-dearborns-goocher-a-pioneer-in-michigan-womens-collegiate-wrestling/> (last visited October 12, 2017).

## 1. NCWA is violating its own policies as well as NCAA policies.

NCWA's practice of prohibiting women from wrestling men violates its own rules. The NCWA's rules for competition and membership clearly state that the "NCWA will comply with the published rules of competition as distributed by the NCAA."<sup>5</sup> Yet, the NCAA does not prohibit coed wrestling. To the contrary, not only are women permitted to wrestle on NCAA male college teams, many actually do. While the NCAA's wrestling competition rules neither prohibit nor explicitly allow for coed wrestling, they have been interpreted to allow for women to compete on men's teams. And, those rules are buttressed by a series of NCAA principles that demonstrate the Association's strong stance against gender bias. For example, NCAA Principle 2.3 requires all member institutions to comply with federal and state laws regarding gender equity. The NCAA is also committed to ensuring that all activities are conducted "in a manner free of gender bias." The NCAA is devoted to promoting "an atmosphere of respect for and sensitivity to the dignity of every person. It is the policy of the Association to refrain from discrimination with respect to its governing policies, educational programs, activities and employment policies, including on the basis of ... gender".<sup>6</sup>

In 2001, Patricia Adura-Miranda earned a spot on Stanford's all-male NCAA Division I wrestling team as a 125 pound starter. Like Ms. Goocher, Ms. Adura-Miranda too faced gender bias and hostility as a young woman interested in wrestling. In an article for *Excelle Sports*, she recounted times when people screamed sexual comments at her while wrestling and told her she was a joke.<sup>7</sup> Ms. Adura-Miranda was welcomed onto Stanford's NCAA team. She was provided the opportunity to practice with male wrestlers and compete against males throughout the regular season. During her senior year, Ms. Adura-Miranda became the second woman in NCAA history to beat a male opponent in competition. Because of those experiences, she became the top-ranked American woman in her weight class and won the silver medal at the 2003 World Championships. In 2004, she was selected for the 105.5 weight class on the U.S. Women's Wrestling team and went on to become the first American woman to earn a medal at the Olympic Games.

Other prominent women who wrestled on their men's college teams include Olympian Kelsey Campbell (Arizona State), Olympic silver medalist Sara McMann (Lock Haven University), World medalists Jenny Wong (Lock Haven), Jackie Berube (University of Wisconsin-Lacrosse), Debbie Weiss (Arizona State) and Afsoon Roshanzamir (UC-Davis), and World Team members Erin Tomeo (Lock Haven), Lauren Wolfe (Cornell), and Jenna Pavlik

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<sup>5</sup> National Collegiate Wrestling Association, 2016-2017 Wrestling Plan Rules, Policies and Procedures Article 4.1, Sept. 1, 2016, [http://s3.amazonaws.com/images.ncwa.net/forms/Wrestling-Plan-2016-17-10-3-16-draft\\_161004\\_132417.pdf](http://s3.amazonaws.com/images.ncwa.net/forms/Wrestling-Plan-2016-17-10-3-16-draft_161004_132417.pdf) (last visited October 12, 2017).

<sup>6</sup> NCAA, 2016-2017 Division I Manual, Division II Manual, Division III Manual, <http://www.ncaapublications.com/productdownloads/D117.pdf>, <http://www.ncaapublications.com/productdownloads/D217.pdf>, <http://www.ncaapublications.com/productdownloads/D317.pdf> (last visited October 12, 2017).

<sup>7</sup> Rob Trucks, How A Career Ends: Olympic bronze medalist Patricia Adura-Miranda, (October 4, 2017) <http://www.excellesports.com/news/olympic-bronze-medalist-patricia-adura-miranda/>.

(Lock Haven).<sup>8</sup> Women have competed with men on other college sports teams as well, including contact sports like football.<sup>9</sup> KaLena “Beanie” Barnes became the first woman to play on an all-male top ten ranked NCAA Division I-A team for the University of Nebraska. She joins the ranks of other star athletes including Tonya Butler, the first woman to score a field goal in an NCAA game, Brittany Ryan, a score leader amongst women footballers in the NCAA, and Katie Hnida who became the first woman to score at college football’s highest level.

In short, because the NCWA’s rules compel it to comply with NCAA rules, and because the NCAA allows women to compete against men in wrestling, the NCWA is violating its own rules by precluding Ms. Goocher the opportunity to wrestle men during the regular season. For this reason alone, the NCWA should reconsider its practice for future seasons.

## **2. NCWA’s rule is based on biased and unwarranted gender stereotypes.**

NCWA policies and attitudes of barring women from wrestling against men in regions where there are no women wrestling teams appear to be based on antiquated and unfair stereotypes. Various excuses have been relied on to discriminate against women and girls who seek equal opportunities to wrestle, including assumptions about the difference in strength between the genders, student safety, and outdated notions of the propriety of physical contact between men and women. Yet, each of these rationalizations and assumptions has been debunked.

For example, a school district in Pennsylvania barred a female student from wrestling against males even though she had a winning record against the boys. The district cited safety concerns and relied on the “physiological differences between male and female athletes.” *Beattie v. Line Mountain Sch. Dist.*, 992 F. Supp. 2d 384, 388 (M.D. Pa. 2014). The student and her parents challenged the policy in federal court as discriminatory and won. The court rejected the school’s justification, explaining that gender-based classifications in wrestling are “underinclusive because boys, some of whom may be weaker than some girls when considered on an individual rather than abstract level, are allowed to wrestle while their safety may be equally or more at risk than ... capable girls.” *Id.* at 391-92. Likewise, such rules are overinclusive because “it prevents females ... from wrestling when they may be equally as strong or stronger than some boys on an individual basis.” *Id.*

Similarly, in 1995 a high school in Kansas barred a woman wrestler from competing against men, stating that it had a duty to keep students safe and avoid sexual harassment litigation. *Adams v. Baker*, 919 F. Supp. 1496 (D. Kan. 1996). Again, the student was forced to file a lawsuit to have an equal opportunity to compete and a federal judge held that the school violated her constitutional right to equal protection. The judge quickly dispensed with the excuse about public safety, writing, “The evidence shows that some females are stronger than some

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<sup>8</sup> NWCA, Women’s Intercollegiate Wrestling, <http://www.nwcaonline.com/growing-wrestling/growing-womens-wrestling/history-womens-wrestling/> (last visited October 12, 2017).

<sup>9</sup> See, e.g., Alex Kirshner, *Women Have Played College Football Before, But Becca Longo Might be the First On Scholarship*, SB Nation, April 13, 2017, <http://www.sbnation.com/college-football/2017/4/13/15285432/female-college-football-players-kickers-becca-longo> (last visited October 12, 2017).

males. The school can take into account differences of size, strength, and experience without assuming those qualities based on gender.” *Id.* at 1504.

Likewise, the court in *Baker* found the sexual-harassment rationale an unconvincing reason for discrimination:

[A] school district has an interest in avoiding sexual harassment litigation. However, prohibiting female participation in activities is not substantially related to that goal. The evidence before the court stated the obvious, that wrestling is an athletic activity and not a sexual activity. There is no reason to suspect that girls who seek to join the wrestling team would be likely to mistake the contact which is inherent in the sport for sexual misconduct. A school district best avoids sexual harassment litigation by acting to prevent sexual harassment rather than excluding females from participating in activities.

*Id.*

Ms. Goocher is a prime example of why NCWA should not rely on such gender stereotypes. Her 80% win record and 100 varsity wins against all male competitors in high school are evidence that any typical gender stereotypes regarding a woman’s ability against men are inapplicable. Her dedication to wrestling is unquestionable. NCWA’s rule prohibits a tremendously talented and committed wrestler from competing against others within the same weight class, some of whom are less talented and/or have less experience, simply because of her gender.

Indeed, it is ironic that in an age when women serve in combat positions in the military with men<sup>10</sup> and die for their country, they are unable to simply wrestle with men on club wrestling teams.

### **3. Women are entitled to equivalent opportunities to wrestle.**

Women athletes are entitled to equivalent opportunities as men to participate in sport. Ms. Goocher cannot be denied the ability to compete against male wrestlers in the regular season where there are no opportunities to compete against women in the Midwest.

The mere existence of a women’s division in the NCWA is an inadequate justification for a blanket prohibition against coed wrestling. NCWA’s policy, which relegates women to a separate division, does not take into account that regions such as the Great Lakes Region (Illinois, Indiana, Michigan, Ohio, and Wisconsin) and Mideast (Pennsylvania and Maryland) do not have competing women’s programs. UM-Dearborn is the only women’s team in the Great Lakes Conference, and Ms. Goocher is the only woman on that team. The closest women’s division programs to UM-Dearborn are in Massachusetts, Maine or Colorado and it would take an entire day to drive to these schools each way. Although there are appropriate male competitors in Ms. Goocher’s weight division in Michigan and nearby states, NCWA’s policy

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<sup>10</sup> Thom Patterson, *Get Ready for More U.S. Women in Combat*, CNN, Nov. 11, 2016, <http://www.cnn.com/2016/11/10/us/women-combat-us-military/> (last visited October 4, 2017).

requires athletes like her to travel hundreds of miles outside of their region and incur additional expenses simply to compete.

NCWA's rule further limits Ms. Goocher's opportunity to wrestle because she cannot practice with the men on her team. During the regular season, UM-Dearborn holds two hour practices 4 to 6 days a week. The practices consist of 30 minutes of warm up and conditioning, 30 minutes of drills, 45 minutes of live wrestling, and 15 minutes of learning new wrestling moves, or updating on team activities/progress. Ms. Goocher is foreclosed from the most practical benefits of her team's practices. She is unable to practice as frequently and robustly as her male wrestling teammates. Since NCWA prohibits Ms. Goocher from wrestling men, the only time she will have a match at a NCWA sanctioned event is at the National Championships held on a yearly basis. These circumstances do not provide "equivalent opportunities" for the same frequency and quality of wrestling for Ms. Goocher as her male colleagues enjoy, put her at a significant disadvantage. Her successful record, despite the deprivation of equal opportunities she has faced, is a testament to her skill and dedication to the sport.

#### **4. The NCWA liability insurance policy does not preclude women from wrestling against men.**

NCWA's assertion that women wrestling men will put the organization at greater risk of liability is simply contradicted by the plain language of the insurance policy. Although NCWA proclaims on their website that its insurance policy does not cover male vs. female competition, the text of the insurance policy itself makes no distinction between men and women. The 2015-2016 insurance policy provides that "[a]ll member institutions in good standing with the NCWA as well as Coaches, Officials, Volunteers and Athletes of those member institutions are included as additional Insured lessor for the premises leased to the named insured and/is added as additional insureds in regards to the operations of the insured."<sup>11</sup>

Additionally, NCWA's Liability and Insurance Statement of Policy provides "NCWA. . . does not accept any liability for athletes during practice, travel, and/or competition. Wrestlers and Teams must be insured by the liability coverage of their respective school. . . All athletes are required to carry personal health or injury insurance coverage. In addition, the NCWA may choose to carry liability insurance, and at its discretion, cover member athletes and institutions."<sup>12</sup> Because athletes are responsible for their own insurance and NCWA expressly disclaims any liability associated with the athlete's practice, travel or competition, liability and insurance coverage should not be an excuse to prohibit Ms. Goocher from wrestling against men.

It appears that Mr. Giunta's reliance on the insurance rationale to preclude Ms. Goocher from competing against men is simply a pretext for discrimination. This case is not the first instance of Mr. Giunta presiding over an institution being sued for discrimination. When Mr. Giunta was the director of the Texas Interscholastic Wrestling Association (TIWA), which

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<sup>11</sup> NCWA Certificate of General Liability & Accident Medical Insurance, effective Nov. 9, 2015, attached.

<sup>12</sup> 2016-2017 NCWA Wrestling Plan, Article 2.4, [http://s3.amazonaws.com/images.ncwa.net/forms/Wrestling-Plan-2016-17-10-3-16-draft\\_161004\\_132417.pdf](http://s3.amazonaws.com/images.ncwa.net/forms/Wrestling-Plan-2016-17-10-3-16-draft_161004_132417.pdf) (last visited October 12, 2017).

regulated high school interscholastic wrestling in Texas, he forbade any of the schools to allow their female wrestlers to wrestle against the male competitors. Two female wrestlers responded by suing both the TIWA and their public school district. The school district responded by severing its ties with the TIWA, joining another league and adopting a non-discrimination policy. *Barnett v. Texas Wrestling Ass'n*, 16 F.Supp.2d 690, 697 (N.D. Tex. 1998). The federal court also denied the TIWA's motion to dismiss the female wrestler's claims for damages. *Id.* at 695-96. Nonetheless, Mr. Guinta has imported this failed policy from the high school to the college level.

**5. Precluding women from participating on NCWA wrestling teams when no all-women teams exist in the region violates the Constitution and opens up both the NCWA and its member universities to liability.**

Numerous courts have held that denying equal opportunities to female athletes because of their gender is sex discrimination and violates the U.S. Constitution. Although Title IX's prohibition on sex discrimination does not apply to contact sports, the Equal Protection Clause does. *Yellow Springs Exempted Vill. Sch. Dist. Bd. of Ed. v. Ohio High Sch. Athletic Ass'n*, 647 F.2d 651, 657 (6th Cir. 1981).

The Equal Protection Clause of the Fourteenth Amendment provides that no state shall "deny to any person within its jurisdiction the equal protection of the laws." U.S. CONST. amend. XIV, § 1. A gender classification that is challenged under the Equal Protection Clause must have an "exceedingly persuasive" justification. *U.S. v. Virginia*, 518 U.S. 515, 533, 116 S.Ct. 2264 (1996). The classification must serve an important governmental objective and be substantially related to achievement of those objectives. *Id.* at 533; *Beattie*, 992 F. Supp. 2d at 391. Gender classifications subject to an Equal Protection Clause challenge "must not rely on overbroad generalizations about the different talents, capacities or preferences of males and females." *Virginia*, 518 U.S. at 533. "Inherent differences between men and women . . . remain cause for celebration, but not for denigration of the members of either sex or for artificial constraints on an individual's opportunity." *Id.*

As discussed above, federal courts in Pennsylvania and Kansas, in applying this test to female wrestlers, have found that purported concerns over safety, sexual harassment, male and female interaction, and objections based on moral beliefs could not overcome heightened scrutiny. But those are just two examples amongst the litany of equal protection cases addressing female participation on male sports teams. *See, e.g., Saint v. Nebraska Sch. Activities Ass'n*, 684 F.Supp. 626, 628-29 (D.Neb.1988) (finding that prohibiting female students from wrestling when any boy, regardless of physical ability, was permitted to wrestle was not substantially related to promoting student safety); *Fortin v. Darlington Little League, Inc.*, 514 F.2d 344 (1st Cir. 1975) (league's assertion that girls were more likely to suffer injuries due to physical differences between the sexes was unsupported and did not constitute a convincing rationale for sex-based classification); *Lantz v. Ambach*, 620 F.Supp. 663 (S.D.N.Y.1985) (challenged regulation deprived female student the opportunity to try out for varsity football squad where no girls' football team existed and regulation prohibited mixed sex competition); *Force v. Pierce City, R-VI School District*, 570 F.Supp. 1020 (W.D.Mo.1983) (enjoining rule which prohibited members of opposite sex from competing on same interscholastic football team); *Hoover v.*

*Meiklejohn*, 430 F.Supp. 164 (D.Colo.1977) (denial of opportunity for females to play interscholastic soccer violated equal protection and school had option to permit both sexes to compete on the same team or create separate male and female teams with substantially comparable programs and support); *Gilpin v. Kansas State High Sch. Activities Ass'n*, 377 F.Supp. 1233, 1243 (D.Kan.1973) (rule barring participation in competition by a plaintiff who “has proven herself capable of competing with the other members of her team” was unconstitutional).

The NCWA may itself be liable for violating the Equal Protection Clause. *See Communities for Equity v. Michigan High Sch. Athletic Ass'n*, 459 F.3d 676, 692 (6th Cir. 2006) (MHSAA was a state actor for purposes of the Equal Protection Clause because it was comprised primarily of public schools); *see also Brentwood Academy v. Tennessee Secondary School Athletic Association*, 531 U.S. 288 (2001) (holding TSSAA to be a state actor because, among others things, 84% of the school that made up its membership were public schools.)<sup>13</sup> Moreover, in enforcing the policy that women cannot wrestle men, the NCWA, is opening up its member schools to liability by requiring them to enforce discriminatory rules in order to remain a part of the organization. Ultimately, NCWA is unfairly forcing institutions to choose between having a NCWA wrestling program and violating the Constitution. *See, e.g., Barnett v. Texas Wrestling Ass'n*, 16 F.Supp.2d 690, 697 (N.D. Tex. 1998). Such violations subject schools to liability for sex discrimination under the Equal Protection Clause. *See, e.g., MHSAA*, 459 F.3d 676; *Mansourian v. UC Davis*, 602 F.3d 957 (9th Cir. 2016); *cf. Jennings v Univ. of North Carolina*, 482 F.3d 686, 700 (4th Cir. 2007) (holding that UNC could be held liable under Title IX and 42 U.S.C. 1983 for soccer coach’s sexual harassment, despite plaintiff’s desire to remain on the team); *Hayden v. Greensburg Cmty. School Corp*, 743 F.3d 569, 582 (7th Cir. 2014) (different hair length requirement for boys and girls on athletic teams violated equal protection).

## CONCLUSION

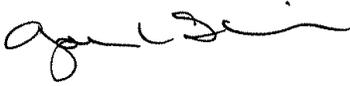
Ms. Goocher is an exemplary wrestler and athlete who should, by law, be given equal opportunities as men in her sport. The NCWA’s policies are preventing her from doing so. We ask that the NCWA change its rules to permit college women to compete in coed wrestling in states and regions that lack sufficient women’s programs to provide them with an equal ability to compete during the regular season.

Ms. Goocher, as well as the entire UM-Dearborn wrestling team, would like her to begin practicing with the team this fall. Two years of being excluded is enough. Accordingly, we ask that you confirm that Ms. Goocher will be able to wrestle against men during the regular season this year if there are not equivalent opportunities to wrestle women in the Great Lakes Region. Please respond by November 7, 2017.

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<sup>13</sup> Although the Supreme Court held in *NCAA v. Tarkanian*, 488 U.S. 179 (1988) that the NCAA was not a state actor for constitutional purposes, *Tarkanian* is distinguishable from the instant case because the act being challenged in that case – the suspension of a coach – was committed by the member school, not the NCAA itself. *Id.* at 192. In the present case, it is the act of the NCWA that is being challenged, in that the university is being prevented from allowing Ms. Goocher to wrestle based on a NCWA rule.

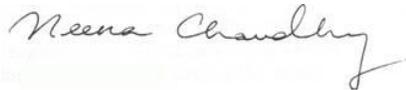
Sincerely,



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cc: NCWA Legislative Council  
Jim Giunta, Executive Director  
Steve Davis, Assistant Executive Director  
Lelan Brotheman, Executive Treasurer  
Bryan Knepper, Quality Enhancement Director  
Kevin Andres, Compliance Officer  
Rick Bolhuis, Great Lakes Conference Chairman  
Michael Hornzell, Mideast Conference Co-Chairman  
Bruce Kocsis, Mideast Conference Co-Chairman  
Tom Layte, Northeast Conference Chairman  
Evan Michael Hess, West Coast Conference Chairman  
Bob Moore, Southwest Conference Chairman  
Greg Vander Weil, Great Plains Conference Chairman  
Bruce Shoemaker, Mid-Atlantic Conference Chairman  
Ken Ashlock, Northwest Conference Chairman  
Dan Gigantelli, Southeast Conference Chairman  
Chase Giunta, National Communications Director

## LIST OF ATTACHMENTS

1. November 10, 2016 Email NCWA ADVISORY: Male / Female Competition - Policy Clarification.
2. NCWA Certificate of General Liability & Accident Medical Insurance, effective Nov. 9, 2015

**From:** NCWA <[noreply@ncwa.net](mailto:noreply@ncwa.net)>

**Date:** November 10, 2016 at 3:04:36 PM EST

**To:** Grant MacKenzie <[grantmackenzie@mac.com](mailto:grantmackenzie@mac.com)>

**Subject:** NCWA ADVISORY: Male / Female Competition - Policy Clarification

This should go with out saying, but from time to time questions arise concerning male vs. female competition. The rule is simple.

Women wrestle women, men wrestle men in practice and competition. Period.

Our rules and Insurance do not permit male vs. female competition.

This type of combative activity is not covered under your NCWA provided insurance.

Any competition or combative practice will void your liability and injury coverage.

The NCWA has developed two separate and distinct divisions for the purpose of providing women the opportunity to compete in wrestling at the college level while protecting athletes from injury or possible abuse.

Based upon your school policy, men and women may practice in the same wrestling room, but must have a combative practice partner of the same sex.

# Certificate of General Liability & Accident Medical Insurance

DATE (MM/DD/YYYY)  
11/09/2015

PRODUCER Phone: (800) 747-9573 Fax: (303) 422-1276  
**The Camp Team**  
 9035 Wadsworth Pkwy., Suite 3840  
 Westminster, CO 80021

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.**

**INSURERS AFFORDING COVERAGE**

**NAIC #**

INSURED Sports and Recreation Providers Assoc. (purchasing group) and its members.  
**National Collegiate Wrestling Association**  
 419 Moonlight Dr.  
 Murphy, TX 75094

INSURER A: United States Fire Ins. Co.  
 INSURER B: United States Fire Ins. Co.  
 INSURER C:  
 INSURER D:  
 INSURER E:

**COVERAGES**

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADDL INSPD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A		<b>GENERAL LIABILITY</b>	SRPGP-101-0715	09/13/2015	09/13/2016	EACH OCCURRENCE \$ 1,000,000
	X	COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire) \$ 300,000
		CLAIMS MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/>				MED. EXP (Any one person) \$ 0
	X	INC ATHLETIC PARTICIPANTS				PERSONAL & ADV INJURY \$ 1,000,000
						GENERAL AGGREGATE \$ 3,000,000
						PRODUCTS-COMP/OP AGG. \$ 3,000,000
		<b>AUTOMOBILE LIABILITY</b>				COMBINED SINGLE LIMIT (Ea accident) \$
		ANY AUTO				BODILY INJURY (Per person) \$
		ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
		SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
		HIRED AUTOS				
		NON-OWNED AUTOS				
B		<b>ACCIDENT MEDICAL</b>	To Be Determined	09/13/2015	09/13/2016	MAXIMUM MEDICAL BENEFIT PER CLAIM \$ 10,000
	X	Excess To Primary Health Ins.				ACCIDENTAL DEATH & DISMEMBERMENT \$ 2,500
	X	Policy will not cover primary health insurance deductibles, co-pays, program limits, or out of network care. If injured party does not have primary care, excess coverage becomes primary.				DEDUCTIBLE PER CLAIM \$ 1,000
		<b>EXCESS / UMBRELLA LIABILITY</b>				EACH OCCURRENCE \$
		OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/>				AGGREGATE \$
						\$
		DEDUCTIBLE				\$
		RETENTION \$				\$
OTHER:						

**DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENTS/SPECIAL PROVISIONS**

Wrestling  
 Additional Insured(s): All member institutions in good standing with the NCWA as well as Coaches, Officials, Volunteers and Athletes of those member institutions are included as additional Insured lessor for the premises leased to the named insured are/is added as additional insureds in regards to the operations of the insured.

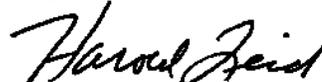
**CERTIFICATE HOLDER**

National Collegiate Wrestling Association  
 419 Moonlight Dr.  
 Murphy, TX 75094

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

 Harold Leid