

# CARHA HOCKEY

## HOCKEY INSURANCE PROGRAM

### Why do I need Hockey Insurance?

As a high-risk sport, there are chances of you or someone else, being injured while playing. CARHA Hockey provides Liability protection for player on player incidents in the event that you injure someone.

This protection also provides liability coverage to meet the needs of ice rental contracts and provides protection for league executives, organizers, teams, players, spares, coaches, managers, trainers and volunteers.

### What is the Cost of Hockey Membership Insurance?

CARHA Hockey's Membership Program is \$23 (all inclusive) per player annually - no taxes, hidden application fees, supplemental registration fees, or late fees.

### How Long am I Covered For?

CARHA Hockey's insurance coverage is in effect October 1<sup>st</sup> to September 30<sup>th</sup> each year (includes summer hockey).

### Accidental Medical and Dental Coverage **(Claims / injuries to be reported within 90 days of injury)**

If you get injured while on the ice playing hockey and need to seek treatment, as a CARHA Hockey member you are able to submit your claim using the Sport Accident Claim form, which can be found on our website at [www.carhahockey.ca](http://www.carhahockey.ca) or by contacting the CARHA Hockey office. The coverage extended to you will be contingent upon the policy particulars. Please submit completed claim forms by mail to our office at 1420 Blair Place, Suite 610, Ottawa, Ontario K1J 9L8.

HOCKEY INSURANCE	
Liability Insurance	UP TO \$10,000,000 <i>Per Incident</i>
Directors and Officers Liability Insurance	UP TO \$5,000,000 <i>Per Incident</i>
Errors and Omissions	UP TO \$1,000,000
Accidental Death Benefit (as a direct result of playing hockey)	UP TO \$20,000
Loss of Limbs	UP TO \$20,000
Prescription Drugs, Registered Nurse, Licensed Ambulance (hockey related injury)	UP TO \$5,000
Psychological Therapy	UP TO \$5,000
Artificial Limbs	UP TO \$3,000
Tuition Expense	UP TO \$2,000
Dental Coverage (Full Facial Protection)	UP TO \$2,000
Dental Coverage (Half Visor & Mouth Guard)	UP TO \$1,500
Physiotherapist / Chiropractor	UP TO \$750
Massage/Athletic Therapy (\$50/Session)	UP TO \$750
Hearing Aids, Crutches, splints, casts, orthopedic devices, trusses, medical braces	UP TO \$750
Fracture Benefit	UP TO \$500
Bereavement / Compassion Benefit	UP TO \$500
Vision Care Expenses	UP TO \$100

ALL BENEFITS AVAILABLE UNDER THE CARHA HOCKEY INSURANCE PROTECTION PROGRAM ARE PROVIDED BY CHARTIS AND ARE SUBJECT TO THE ACTUAL TERMS AND CONDITIONS OF THE INSURANCE POLICY IN FORCE DURING THE PERIOD OF MEMBERSHIP.

CARHA  HOCKEY

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## **On-ice Sport Accident Insurance (100% coverage per policy - no deductibles)**

The following pages explain some of the many benefits of CARHA Hockey's on-ice Hockey Insurance Program. For a complete listing of all benefits and additional information, please visit our website at [www.carhahockey.ca](http://www.carhahockey.ca)

**Dental Coverage (Full facial Protection and Mouth Guard):** Members can claim up to \$2,000 in dental receipts if they were wearing a full face cage visor and mouth guard at the time of injury.

**Dental Coverage (Half Visor and Mouth Guard):** Members can claim up to \$1,500 in dental receipts if they were wearing at minimum a half visor and mouth guard at the time of injury.

**Physiotherapist / Chiropractor:** Members can claim up to \$750 in physiotherapist / chiropractor therapy expenses. The treatments must be prescribed by a licensed physician. The treatment must also be a result of a new on-ice injury and not due to the "aggravation" of a pre-existing injury or condition.

**Massage / Athletic Therapy:** Members can claim up to \$750 (\$50 per visit) in massage / athletic therapy receipts. The treatments must be prescribed by a licensed physician. The treatment must also be a result of a new on-ice injury and not due to the "aggravation" of a pre-existing injury or condition

**Psychological Therapy:** Members can claim up to \$5,000 for the cost of psychological therapy. The treatments must be prescribed by a licensed physician.

**Prescription Drugs, Licensed Ambulance Services:** Members can claim up to \$5,000 for the cost of an ambulance ride, prescription drugs or a registered nurse as a result of an on-ice injury.

**Vision Care Expenses:** Members can claim up to \$100 should they need to seek vision care. This benefit can only be used as a result of a hockey injury where a vision exam or vision correction equipment is now necessary. This excludes the replacement of existing glasses or contacts.

**Hearing Aids, crutches, splints, splints, casts, orthopedic devices, trusses, medical braces:** Members can claim up to \$750 should they need assistance from the aforementioned device aids. This benefit can only be used as a result of an on-ice hockey injury and the devices must be prescribed for everyday use.

**Home Alteration and Vehicle Modification:** One-time cost of alterations to an injured insured members residence and motor vehicle to make wheelchair accessible, and drivable by the injured insured person. Maximum benefit \$10,000.

**Rehabilitation Benefit:** Training required because of such injury and in order for the person to be qualified to engage in an occupation in which he or she would not have been engaged except for having suffered such injury. Maximum benefit \$10,000.

**Loss of Limbs:** Members can submit a claim for loss of limbs should they sustain an injury while playing hockey that is so traumatic that they lose a limb. A percentage of the Capital Benefit of \$40,000 is given depending on the limb lost. (see Policy for details).

**Artificial Limbs:** Members can claim up to \$3,000 in the event that an artificial limb is required as a result of a hockey injury.

**Paralysis Benefit:** In the case that a player becomes paralyzed, quadriplegic, paraplegic, or hemiplegic, the benefit payable is two times the principal sum, or \$40,000.

**NEW! Bereavement / Compassion Benefit:** In the case of the death (non-accident) of an insured member, \$500 is provided to the member's family.

**Accidental Death Benefit:** In the case of a player losing their life accidentally as a direct result of the game of hockey, CARHA Hockey covers up to \$20,000. For this coverage to be applicable, the Coroner's report must specifically identify the cause of the death was as a direct result of the game of hockey.

### **Commercial General Liability Coverage (CGL)**

Commercial General Liability Coverage (CGL) is extended to all players and league executive. From the player standpoint, this covers you in the case that you injure another player while playing hockey and legal action is taken against you. In terms of the league executive, CGL provides coverage in the case of a liability arising from on-ice incidents. CGL coverage provides members with up to \$10,000,000 per incident. Please note that should the incident be deemed criminal, these would fall outside the scope of a CGL policy.

**Directors and Officers:** Provides financial protection to the league's board of management and/or directors in the event that they are held responsible in conjunction with the performance of their duties as it relates to the league. Directors and Officers coverage is \$5,000,000.

**Errors and Omissions:** Protects the league executives, directors, or sponsors from players who claim or hold them responsible for failure of delivery of services as promised. Errors and Omissions coverage is \$1,000,000.

**Additional Insured:** Coverage extended to any facility, municipality, business or sponsor that is required to be covered under the league's liability policy with respect to their involvement with the insured member group.

### **Conditions for the Insurance**

Coverage is effective upon the commitment from the league organizer/league decision maker whether received verbally or otherwise. Upon receipt of player rosters and applicable membership fees, the membership is activated within CARHA Hockey's system. Claims may not be honored for teams / leagues delinquent in administration. Play must be within the adult recreational/oldtimer ranks, be non-contact and all players must wear CSA approved helmets. **As a secondary insurance provider, please note that you are eligible to receive 100% of the sport accident insurance coverage.**

### **GLOSSARY OF IMPORTANT TERMS**

**Facial Protection Policy** - Players wearing full facial protection and mouth guard or half shield (visor) with an internal or external mouth guard will be allowed to submit a medical (facial injury) and/or dental claim. Member players not wearing facial protection equipment will not be insured for a facial or dental injury.

**Dental Claims** - Accidental dental injury coverage shall only apply to whole, sound, natural teeth providing the above minimum facial protection equipment is worn.

**MRIs** - The insurance program DOES NOT cover MRIs

**Loss of Earnings** - The insurance program DOES NOT include Loss of Earnings coverage.

**Outside of Canada coverage** - Members traveling to the US to play hockey in CARHA Hockey sanctioned events are covered for all on-ice activity and accidental coverage for hockey injury related claims while in the U.S. Members are not covered for participating in non-sanctioned CARHA Hockey tournaments in the U.S. and are strongly advised to obtain Travel Insurance in the event of illness or accidental injury. With respect to the Commercial General Liability coverage, there is worldwide coverage providing any legal action is brought in Canada to be defended by the Insurer.

**Spare Players** - Spare players are permitted to play up to five games before they will be required to submit the full membership fee.

**Players participating in more than one CARHA Hockey Member League/Team** - Player(s) coverage is extended (at no additional cost and any time during the season) to those playing on other CARHA Hockey registered teams/leagues only, hence, their insurance would be in effect. As such, CARHA Hockey members are only required to submit their membership once during a hockey season (October 1<sup>st</sup> to September 30<sup>th</sup>).

**Important Notice:** CARHA Hockey and its insurers do not support the use of alcohol and/or drugs while participating in the game of hockey. Should such activity present itself, the insurance coverage provided by our organization may be jeopardized.

**Pregnancy:** CARHA Hockey welcomes the participation of pregnant women who wish to play adult recreational hockey. For safety purposes, however, we recommend that you consult your physician prior to playing hockey. Please note that coverage does not apply to injuries sustained that affect the term of your pregnancy or the unborn fetus.

**Should you wish to receive further information, please contact the following  
CARHA Hockey staff for any assistance.**

#### **MEMBERSHIP / INSURANCE INQUIRIES**

Karen Salaj  
Manager, Membership Services  
[ksalaj@carhahockey.ca](mailto:ksalaj@carhahockey.ca)

Ashley Burrill  
Coordinator, Membership Services and Women's Hockey  
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#### **MEMBER SERVICES / ADMINISTRATION INQUIRIES**

Shannon Killeen  
Manager, Member Services and Administration  
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Laurie Snider  
Coordinator, Member Services  
[lsnider@carhahockey.ca](mailto:lsnider@carhahockey.ca)

#### **SPORT ACCIDENT CLAIM INQUIRIES**

Angelina Fonzo  
Customer Service Representative  
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