

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 accidents in the event that you injure someone.

This coverage also provides liability coverage that is often required in order to rent ice and it provides protection for league executives and organizers in the case of bodily injury, property damage, or death. It provides coverage for all teams, players, spares, coaches, managers, trainers, executives, and volunteers.

What is the Cost of Hockey Insurance?

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

HOCKEY INSURANCE	UP TO
Liability Insurance	\$10,000,000 <i>Per Incident</i>
Directors and Officers Liability Insurance	\$5,000,000 <i>Per Incident</i>
Errors and Omissions	\$1,000,000
Loss of Limbs	\$40,000
Accidental Death Benefit (as a direct result of playing hockey)	\$20,000
Prescription Drugs, Registered Nurse, Licensed Ambulance (hockey related injury)	\$5,000
Psychological Therapy	\$5,000
Artificial Limbs	\$3,000
Tuition Expense	\$2,000
Dental Coverage (Full Facial Protection)	\$2,000
Dental Coverage (Half Visor & Mouth Guard)	\$1,500
Bereavement Benefit	\$1,000
Physiotherapist / Chiropractor	\$750
Massage Therapy	\$750
Hearing Aids, Crutches, splints, casts, orthopedic devices, trusses, medical braces	\$750
Fracture Benefit	\$500
Vision Care Expenses	\$100

ALL BENEFITS AVAILABLE UNDER THE CARHA HOCKEY INSURANCE PROTECTION PROGRAM ARE SUBJECT TO THE ACTUAL TERMS AND CONDITIONS OF THE INSURANCE POLICY IN FORCE DURING THE PERIOD OF MEMBERSHIP (SOME EXCLUSIONS APPLY).

How Long am I Covered For?

CARHA Hockey's insurance coverage is in effect October 1 -September 30 each year.

Accidental Medical and Dental coverage (100% Coverage)

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 Claims form, which can be found on our website at www.carhahockey.ca or by contacting the CARHA Hockey office. The coverage extended to you will be contingent upon the minimum equipment requirements and all other policy particulars.

The following pages explain a detailed description of the benefits of CARHA Hockey's sport accident insurance coverage.

Our Members receive 100% coverage - with no deductibles

Dental coverage (Full facial Protection): Members can submit up to \$2000 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 submit up to \$1500 in dental receipts if they were wearing at minimum a half visor and mouth guard at the time of injury.

Physiotherapist / Chiropractor: Members can submit 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 injury and not due to the "aggravation" of a pre-existing injury or condition.

Massage Therapy: Members can submit up to \$750 in massage therapy receipts.

Psychological Therapy: Members can submit up to \$5000 for the cost of Psychological Therapy.

Licensed Ambulance Services: Members can submit up to \$5000 for the cost of an ambulance ride, prescription drugs or a registered nurse.

Vision Care Expenses: Members can submit 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 submit up to \$750 should they need assistance from device aids. This benefit can only be used as a result of a hockey injury and the devices must be prescribed for everyday use.

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.

CARHA  HOCKEY

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Artificial Limbs: Members can submit up to \$3000 in the event that an artificial limb is required as a result of a hockey injury.

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.

Commercial General Liability Coverage (CGL)

Commercial General Liability Coverage (CGL) is extended to the players and league executive. From the player standpoint, this covers you in the case that you injure another player while playing hockey and action is taken against you. In terms of the league executive, CGL provides coverage in the case of liability arising from accidents that result in bodily injury, property damage, or death. CGL coverage provides members with up to \$10,000,000 per incident. Please note that any criminal incidents do not fall within 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 provides up to \$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 provides up to \$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 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 systems. Claims may not be honored for teams / leagues delinquent in administration. As a secondary insurance provider, please note that you are eligible to receive 100% of the sport accident insurance coverage. Play must be non-contact and all players must wear CSA approved helmets.

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GLOSSARY OF IMPORTANT TERMS

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

Dental claims - Accidental dental injury expenses shall only apply to whole, sound, natural teeth providing the above minimum 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 strongly advised to obtain Travel Insurance to ensure full protection in the event of illness or accidental injury. With respect to the Commercial General Liability coverage, there is worldwide coverage but any lawsuit must be brought in Canada to be defended by the Insurer.

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

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 activity present itself, the insurance coverage provided by our organization could be jeopardized.

Pregnancy: CARHA Hockey welcomes the participation of pregnant women who wish to play adult recreational hockey. For safety purposes, 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.

**Should you wish to receive further information or discuss potential opportunities,
please contact us anytime!**

Thank you for your consideration.

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