



# Safety Requires Teamwork

The information contained in this brochure reflects a very broad overview of coverage. For a more comprehensive summary, please visit:

**HockeyCanada.ca/Insurance**

Servicing our Hockey Canada members!

## PURPOSE OF INSURANCE PROGRAM

Hockey Canada has constructed a National Insurance Program to provide financial resources to help deal with the cost of risks which confront organized hockey.

### Who is covered?

- An officer, director, employee, coach, volunteer, instructor, referee or member of a committee **while acting within the scope of their duties.**
- As a member of any team, league, branch team, division team, national team or international team provided all are registered with or affiliated with Hockey Canada.
- Any sponsor of any team or Hockey Canada but only with respect to their liability as such and it includes any owner of any insured team.

### Definition of volunteer

A volunteer is a non-paid person donating his or her time and who is assigned specific duties **and for whom a premium has been paid.**

## WHEN ARE YOU COVERED?

- During Hockey Canada/branch sanctioned events such as league games\*, tournaments\*, practices, training camps and sanctioned fundraisers.  
\* coverage applies when playing member teams only!
- Transportation **directly** to and from the arena or venue.
- Accommodations while billeted or at a hotel during a Hockey Canada/branch sanctioned hockey activity.

## TYPES OF COVERAGE

Hockey Canada provides the following policies to you as members of your hockey association:

### General Liability Insurance

This policy covers Hockey Canada members who have paid a premium for their on-ice and off-ice activities while participating in Hockey Canada sanctioned hockey events.

**Covers up to \$20,000,000 of coverage for a single liability occurrence.**

This policy is a personal injury/property damage policy.

### Accidental Medical/Dental Insurance

This insurance augments provincial, medical and hospital plans and covers members against accidents which occur during participation in Hockey Canada/branch sanctioned activities to the limits specified in the policy. (Limits and services covered available in Safety Requires Teamwork, which is available at [www.hockeycanada.ca/insurance](http://www.hockeycanada.ca/insurance))

This policy can be used in two ways:

To provide coverage to those who may not be covered by any other group health plan or, to act as a secondary coverage to other similar coverage an individual or family may hold. (In this case, proof of denial from the primary insurer must accompany all claims)

### Accidental Death and Dismemberment Insurance

Covers death and very serious permanent injuries (as defined in Safety Requires Teamwork) incurred by a member while participating in a sanctioned event or while travelling directly to and from the arena or venue.

This coverage is in addition to any other valid and collectible insurance policy.

## Directors and Officers Liability

This policy covers the directors and officers of all minor hockey associations, junior teams, branches and Major Junior hockey teams and leagues for their exposure to legal action arising from alleged wrongful acts, which they are believed to have committed while on the board of directors of one or more of these organizations.

### Loss of Income Benefit

In the event that an accident results in the covered member incurring a loss of earnings in excess of 14 consecutive days, we shall provide partial reimbursement for those earnings lost for the next 30-day period. We shall do this based on a \$250 per week/\$1,000 maximum per claim limit. This benefit is not intended to reimburse for missed officiating assignments, or act as a supplement to any other loss of income benefit. Proper documentation of the lost earnings in the form of a statement of earnings and deductions will be required.

## HOW TO MAKE A CLAIM

**SECURE** a Hockey Canada Incident Report Form from your team or minor hockey association. In the event that there are none available, contact your local branch office.

**COMPLETE** the form in its entirety. Have your team official complete the team section and your doctor/dentist complete the back of the form.

**SUBMIT** the fully completed form to your branch office along with any receipts or invoices within 90 days of the date of accident.

### Important Points to Remember

- Only Incident Report Forms received in the branch office within 90 days of the date of accident will be accepted.
- Forms must be completed in their entirety or the forms will be returned or delayed.
- Only original receipts and/or invoices are acceptable.
- Hockey Canada is strictly a supplemental insurer with respect to the Health Benefits Trust Program (Major Medical/Dental). If you have access to any other insurance, you must pursue it through them first. Hockey Canada shall cover those costs not covered by your primary insurance to our policy limits.

## Premium Breakdown Chart



**55%** \$8.90  
General Liability -  
Sexual Misconduct  
Liability included

**16%** \$2.50  
Accidental Death and  
Dismemberment

**15%** \$2.50  
Deductibles and  
Administration

**8%** \$1.25  
Accidental Medical/Dental

**6%** \$1.00  
Risk Management  
\$0.50 stays with your  
branch