

Event	Notes & Conditions
Administration	
Ice and Facility Rentals	Coverage only applies where agreement does not include a "Holds Harmless" clause (A provision in an agreement under which one or both parties agree not to hold the other party responsible for any loss, damage, or legal liability. In effect, this clause indemnifies the parties on a unilateral or reciprocal basis (as the case may be). See also indemnity clause. Where agreement includes such a clause, the burden of responsibility lies with the signor and not Hockey Canada. If the contract requires minor hockey to indemnify and hold harmless the municipality or facility owner, and if it does not contain a phrase limiting minor hockey's responsibilities to claims arising out of minor hockey's activities, then the following should be added to the indemnification and hold harmless section of the agreement: "Except claims arising from the negligence or responsibility of the lessor/ municipality or facility owner".
Team Bus Rentals Guest coaches on or off ice	 Would cover our members only Would not cover driver or the bus itself Ensure bus company has appropriate liability insurance Ensure drivers are appropriately licensed Bus should only be used for team related travel Must carry their own liability insurance, will not be covered by Hockey Canada unless registered with the Branch. They should be asked to produce a certificate of liability. Coaches should be screened as per Branch requirements.



Events that ARE sanctioned: ON ICE	Notes & Conditions
Exhibition Games (including international)	 Must be sanctioned by the Branch; Both teams must be properly registered; Full equipment is to be worn; Registered officials must be used to officiate; Where a game is between a male and a female team body checking is not permitted.
Use of outdoor rinks for games and practices	 Must be approved by Branch/association Ensure ice and boards are in safe condition Involves members only All association and Branch guidelines for usual games and practices must be followed.
Teams travelling to the USA and internationally	 Must be approved by the Branch Opposing teams must be registered with Federation of country visited Full equipment must be worn Team should purchase travel insurance ensuring that the policy covers sports injury.
On-Ice Team Pictures	 Ensure area set up prior to players lining up If possible take picture against bench area. Players come off bench right into picture staging. Players should not be allowed to skate around without a helmet. Action shots without helmets are not permitted.
Skate-a-Thons	 We cover our members only All players must wear helmets, full facial, neck guards, elbow pads and hockey gloves. No hockey is permitted, skating only.
Games vs. Canada's National Team	These events are conducted under the guidelines of Hockey Canada and the Branch hosting the event.
Celebrity Hockey Games / Benefit Games	Only with respect to insuring the players and volunteers that are registered with the Branch. It will not cover non Hockey Canada participants such as the celebrities. Games should be non-contact.
Tournaments	Must be sanctioned by the Branch MHA's use the online sanctioning process.



Canadian University and College Teams' / High School Hockey	Participants must be registered within the Branch and off-ice team activities would require sanctioning by the Branch.
Hockey Canada Teams vs. USA Hockey Teams	Must be sanctioned teams
Exhibition games involving CIS, NCAA, and OCAA teams	Must be sanctioned by the Branch
Summer Evaluation & Conditioning Camps	Only if approved by Branch. All aspects of the camp would have to be submitted to the Branch to ensure that all players and personnel are registered within the Branch and that all conditioning activities were stated on the request for insurance. Activities such as Under 17 camps, pre try out conditioning camps are approved.
3 on 3, 4 on 4, and All Star Games	 Must be approved by the Branch All participants must be registered with the Branch Players must wear full equipment Proper supervision necessary All Star Games must be officiated by registered officials 3 on 3 or 4 on 4 events may be controlled/officiated by registered volunteers (ie. Coaches, trainers, managers). Risk management must be incorporated
Minor Games Between Periods at Junior Games	 Must be approved by the Branch Players must wear full equipment Proper supervision necessary
Elite Hockey (AAA) Off-Season (May, June, July) Evaluation & Conditioning Camps	All aspects of the camp would have to be submitted to the Branch to ensure that all players and personnel are registered within the Branch, and that all conditioning activities were stated on the request for insurance. Activities such as pre try out conditioning camps can be approved.



Skating on rivers/ponds for registered participants	As approved by the Branch. Activities that take place on or near a river/pond will need specific guidelines with respect to safety and risk management, including an Emergency Action Plan and adequate supervision of participants involved. Request for insurance should include all parameters around the activity prior to sanction being granted.
Outdoor Rinks for registered participants/teams.	 Structure/specifics of the rink to be provided for review and approval by the Branch, due to safety and risk management. Must have a Emergency Action Plan Appropriate supervision Outline all parameters pertaining to the event.

Events that ARE sanctioned: OFF ICE	Notes & Conditions
Fundraising or year end event (i.e. banquet, auction) without alcohol.	Specific details of the event should be outlined on the request for insurance. The event must be solely organized by the team or association. Approval of such events would be liability protection only. Hockey Canada's insurance policy isn't designed to sanction parties.
Fundraising or year end event (i.e. banquet, auction) with alcohol.	Facility ownership must be responsible for the serving of alcohol and only serve to persons over the age of 18. Facility ownership must obtain all required permits to buy and sell alcohol. Events being held on a continuous basis will not be considered. Hockey Canada's insurance policy isn't designed to sanction parties.
Dryland Training for registered participants/ Conditioning Camps for registered participants	As approved by the Branch – all activities scheduled outside game/practice itself would have to be submitted to the Branch to ensure that all players and personnel are registered within the Branch and that all conditioning activities were stated on the request for insurance. Other sporting activities such as basketball and soccer are not acceptable activities as the Hockey Canada insurance policy is not designed to cover other sports. Note that floor hockey is acceptable assuming players are wearing helmets, facemasks, gloves and elbow pads.



Pre Game/Practice Warm-Up	Activities that take place at or near a rink pre or post game/practice are considered warm-up activities, and will be covered under the game/practice itself, therefore doesn't require a sanction.
	Proper Risk Management must be incorporated into all warm up activities!
Development Seminars. (ex. Coaching Clinics, Skill Camps)	Those that are directly operated by the Branch, related to the activities of the Branch, would be sanctioned.
Mall Display and/or Mall Registration Booth.	Requires appropriate supervision and risk management if players are involved.
Gambling, Lotteries (50/50, Raffle Tickets).	Activity must comply with municipal and provincial legislation. Only liability is covered, not the prizes themselves.
Door-to-Door Selling, personal fundraising, cookies, candy bars, etc.	Door-to-door sales are permitted only with appropriate supervision to reduce the risk of young players entering the homes of unknown persons.
	Requests for insurance should include all activities related to the event including times, dates, and supervision if applicable
	Only liability is covered, not the prizes themselves.
Snack Bar, Concessions.	Snack Bar operators should be appropriately trained. Registered participants under the age of 16 are not permitted to use deep fryers. Deep fryers must comply with local fire code and inspections.
Bottle drives, tree sales, donation drives, shoe shines, car wash, bake sales	Requires appropriate supervision and risk management to prevent injury to participants.
	Requests for insurance should include all activities related to the event including times, dates, and supervision if applicable
	Only liability is covered, not the prizes themselves.
Bingos	These are acceptable taking into consideration the selling of alcohol and Provincial laws.
Private Hockey Schools	Private hockey schools are not members of Hockey Canada/the Branch. Insurance coverage cannot be extended even in cases where the local association wishes to coordinate a summer hockey school.



Private Training under private contractor (private or local fitness centre, training centre, local Recreation Centre)	If a team is in a private facility using a private contractor for training, the event may not be sanctioned (coverage should fall under contractor). Insurance policy must be provided by the contractor/company. Private groups are not covered under Hockey Canada Insurance.
Dinner/Activities while attending a tournament.	If away at a tournament, the sanction will cover things within reason while they are away, with appropriate supervision.
Special event that occurs in one zone but is operated and sanctioned by another	Doesn't matter where the event takes place, as long as the appropriate zone for whoever is requesting the sanction approves it.

Events that are <u>NOT</u> Sanctioned	Comments
Road Blocks	Considered high risk events
Non-Hockey related activities	Hockey Canada insurance not designed to cover non hockey related activities
Car Rallies	Considered high risk events
Community Festivals	Community Festivals will likely have their own insurance. Hockey Canada will not cover the event; rather provide coverage for registered hockey participants only.
Other Sport Activities (including in-line hockey & ball hockey). Examples include:	Hockey Canada insurance is not designed to cover other sporting activities.
Slo-PitchBasketballSoccerSwimmingBaseball	These activities must be sued for skill development within a team. Not exclusively playing the sport against another group and/or team.
Community Parades	Community Parade participation may be permitted for teams entering to walk. Coverage for parades will not be extended to the organizing group, only the registered hockey participants.
	Riding on floats will only be covered if the vehicle is properly insured and the driver is appropriately licensed.
Concerts	High risk event, often involves alcohol being served and there is a large concentration of people.
Social Events (Attending NHL or WHL games)	A registered team attending a NHL and/or WHL game as spectators, no coverage is provided.



Wood-Splitting, Bon Fires, Dunk Tanks, Paintballing	Considered high risk event
National Hockey League (NHL) and other professional players participating in an event/practice	Professional salaries are very high and an accident could be very costly. The only exception would be those Major Junior players that have played that year on a Major Junior team.
Blueline Club, Canteen, Beer Tent	Separate insurance should be obtained for these events.
Non-Sanctioned Summer Hockey – Camps, Practices, Leagues	These leagues are required to obtain their own insurance.
Any lease agreement with a clause that transfers the financial burden to the team for facility negligence. (see the Administration Section for details).	Our insurers are not prepared to take responsibility for accidents that occur beyond scope of hockey related activities.
Exhibition games involving non-registered participants (including parents, siblings).	Our insurance policy doesn't cover non participants. Participation would put the non participant at risk without any coverage. Our insurers are not prepared to take responsibility for accidents/situations that occur.