



## Ringette Ontario

### Insurance Coverage Event Sanctioning

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#### **Definition / Directive / Types**

Sanctioned events take place within clearly defined parameters set out by Ringette Canada and Ringette Ontario. These include association, team and league scheduled practices, tournaments, games, evaluations/tryouts and related activities. These activities, which would qualify as “normal” Ringette program delivery, all fall within the scope of regular day to day operations of a Ringette association, team and league and do not require specific sanctioning authority.

Program extensions such as dry land training camps, exhibition games, unsanctioned tournaments and fundraising all require separate specific sanctioning or approval.

It is understood that in the course of annual programming that some team, association, and league activities can fall outside what is considered to be normal programming. These kinds of activities usually occur away from the arena venue and in the surrounding community where opportunities exist to enhance the programs offered to our teams. In these cases, an Additional Insurance Request Form must be submitted to Ringette Ontario for approval and an additional insurance certificate will be issued.

The following are a guideline with respect to the sanctioning of events by Ringette Canada and its provincial bodies. Please note that these are only tools to help you in your decision making process and do not supersede Ringette Ontario sanctioning guidelines.

#### **Proof of Insurance**

Often Ringette Associations or Teams are asked to provide a “proof of insurance” to those renting the ice/facility. Proofs of insurance requests are also often requested for dry land training and other low risk events. The Ringette Ontario Additional Insurance Request form must be filled out for these and specific details as to why the request is being filed should be noted in the initial request to Ringette Ontario. This should include specifics with respect to the activities that will be participated in.

## Sanctioning Guidelines

Event	Notes & Conditions
Ice & Facility Rentals	<ol style="list-style-type: none"> <li>1. Coverage only applies where agreement does not include a “Holds Harmless” clause. Where agreement includes such a clause, the burden of responsibility lies with the signor and not Ringette Canada or Ringette Ontario.</li> <li>2. If the contract requires Ringette to indemnify and hold harmless the municipality or facility owner, and if it does not contain a phrase limiting Ringette’s responsibilities to claims arising out of Ringette activities, then the following should be added to the indemnification and hold harmless section of the agreement: <b><i>“Except claims arising from the negligence or responsibility of the lessor/ municipality or facility owner”.</i></b></li> </ol>
Team Bus Rentals	<ol style="list-style-type: none"> <li>1. Would cover our members only</li> <li>2. Would not cover driver or the bus itself</li> <li>3. Ensure bus company has appropriate liability insurance</li> <li>4. Ensure drivers are appropriately licensed</li> <li>5. Bus should only be used for team related travel</li> </ol>
Guest coaches on or off ice	<ol style="list-style-type: none"> <li>1. Must carry their own liability insurance and will not be covered by Ringette Canada unless registered with Ringette Ontario. They should be asked to produce a certificate of liability.</li> <li>2. Coaches should be screened as per Ringette Ontario requirements</li> </ol>
<b>On-Ice Events</b>	
Exhibition Games (including international)	<ol style="list-style-type: none"> <li>1. Must be sanctioned by Ringette Ontario;</li> <li>2. Both teams must be properly registered;</li> <li>3. Full equipment is to be worn;</li> <li>4. Registered officials must be used to officiate.</li> </ol>
On-Ice Team Pictures	<ol style="list-style-type: none"> <li>1. Ensure area set up prior to players lining up</li> <li>2. If possible, take picture against bench area.</li> <li>3. Players come off bench right into picture staging.</li> <li>4. Players should not be allowed to skate around without a helmet.</li> <li>5. Action shots without helmets are not permitted.</li> </ol>
Skate-a-Thons	<ol style="list-style-type: none"> <li>1. We cover our registered members only</li> <li>2. All players must wear helmets, full facial, neck guards, elbow pads and gloves.</li> <li>3. No Ringette play is permitted, skating only.</li> </ol>

Canada's National Team	These events are conducted under the guidelines of Ringette Canada and Ringette Ontario.
Celebrity Ringette Games/Benefit Games	<ol style="list-style-type: none"> <li>1. Only with respect to insuring the players and volunteers that are registered with Ringette Ontario.</li> <li>2. A contract or agreement with the celebrity team which includes a request for a certificate of liability should be considered.</li> <li>3. We will not cover any participant who is not registered with either Ringette Canada or Ringette Ontario.</li> </ol>
Tournaments	Must be sanctioned by Ringette Ontario
Canadian University and College Teams' / High school Ringette	Participants must be registered with Ringette Ontario and off-ice team activities would require sanctioning by Ringette Ontario.
Exhibition games	Any and all exhibition games must be sanctioned by Ringette Ontario
Summer Evaluation & Conditioning Camps	<ol style="list-style-type: none"> <li>1. Only if approved by Ringette Ontario</li> <li>2. All aspects of the camp would have to be submitted to Ringette Ontario to ensure that all players and personnel are registered and that all conditioning activities are stated on the request for insurance.</li> </ol>
Three on Three Ringette	<ol style="list-style-type: none"> <li>1. Must be approved by Ringette Ontario</li> <li>2. Players must wear full equipment</li> <li>3. Proper supervision necessary</li> </ol>
<b>Off-Ice Events</b>	
Fundraising or year-end event (i.e. banquet, auction) <i>without</i> alcohol.	<ol style="list-style-type: none"> <li>1. Specific details of the event should be outlined on the request for insurance.</li> <li>2. The event must be solely organized by the team or association.</li> <li>3. Food being catered and/or prepared by a reputable caterer or restaurant is acceptable</li> <li>4. Potluck formats will <i>not</i> be considered. The event itself will be covered but not the food service in this case</li> </ol>
Fundraising or year-end event (i.e. banquet, auction) <i>with</i> alcohol.	<ol style="list-style-type: none"> <li>1. Facility ownership must be responsible for the serving of alcohol.</li> <li>2. Facility ownership must obtain all required permits to buy and sell alcohol.</li> <li>3. Events being held on a continuous basis will not be considered.</li> <li>4. Proper security measures should be taken.</li> <li>5. Bartenders should have training such as "SMART SERVE"</li> <li>6. Events involving minors will not be considered</li> <li>7. Unregistered members are not covered under RC insurance</li> <li>8. Food being catered and/or prepared by a reputable caterer or restaurant is acceptable</li> </ol>

	<p>9. Potluck formats will not be considered. The event itself will be covered but not the food service in this case</p>
<p>Dryland Training for registered participants/ Conditioning Camps for registered participants</p>	<ol style="list-style-type: none"> <li>1. As approved by Ringette Ontario – all activities would have to be submitted to RO to ensure that all players and personnel are registered and that all conditioning activities are stated on the request for insurance.</li> <li>2. Other sporting activities such as basketball and soccer are not acceptable activities as the Ringette Canada insurance policy is not designed to cover other sports. Note that gym ringette is acceptable assuming players are wearing proper protection.</li> <li>3. All activities must be low risk in nature.</li> <li>4. Leaders with knowledge in this area are recommended. Proper risk management must be incorporated into all dryland activities!</li> </ol>
<p>Development Seminars</p>	<p>This is a direct approved function of Ringette Ontario and directly related to the activities of RO and the playing of the sport. These events would be sanctioned.</p>
<p>Mall Display and/or Mall Registration Booth</p>	<ol style="list-style-type: none"> <li>1. Requires appropriate adult supervision if players are involved.</li> <li>2. Any mall contracts should be reviewed for hold harmless clause.</li> </ol>
<p>Gambling, Lotteries (50/50, Raffle Tickets, Hockey Pools).</p>	<ol style="list-style-type: none"> <li>1. Requests for insurance should include all activities related to selling of the tickets and supervision if applicable.</li> <li>2. Activity must comply with municipal and provincial legislation.</li> <li>3. We only insure our members as they sell the tickets, pool squares etc. We do not insure the lottery itself.</li> <li>4. Prizing <i>cannot</i> involve alcohol</li> </ol>
<p>Door-to-Door Selling, personal fundraising, cookies, candy bars, etc.</p>	<ol style="list-style-type: none"> <li>1. Door-to-door sales are permitted only with appropriate adult supervision to reduce the risk of young players entering the homes of unknown persons.</li> <li>2. Requests for insurance should include all activities related to the event including times, dates, and type of supervision if applicable</li> </ol>
<p>Snack Bar, Concessions.</p>	<ol style="list-style-type: none"> <li>1. Snack Bar operators should be appropriately trained.</li> <li>2. Registered participants under the age of 16 are not permitted to use deep fryers.</li> <li>3. Deep fryers must comply with local fire code and inspections.</li> <li>4. Contract should be reviewed for hold harmless clause (see ice and facilities rental above)</li> <li>5. Ensure proper adult supervision and risk management steps are in place</li> </ol>
<p>Parades – walking or riding on floats</p>	<ol style="list-style-type: none"> <li>1. As long as the person/organization running the float has proof that the float is insured than this would be acceptable,</li> </ol>

	<p>however if not, we can only insure players to walk in the parade.</p> <ol style="list-style-type: none"> <li>2. The players would also be insured if walking in the parade, however it must be made clear that we only insure our players and not the parade.</li> <li>3. Appropriate adult supervision required</li> </ol>
Bottle drives, tree sales, donation drives, shoe shines, car wash,	<ol style="list-style-type: none"> <li>1. Requires appropriate adult supervision and risk management to prevent injury to participants.</li> <li>2. Requests for insurance should include all activities related to the event including times, dates, and supervision if applicable</li> </ol>
Snow shoveling/Leaf Raking	<ol style="list-style-type: none"> <li>1. No mechanical devices such as snow blowers or leaf mulchers allowed</li> <li>2. Adult supervision if going door to door</li> </ol>
Bingos	These are acceptable taking into consideration the selling of alcohol and Provincial laws.
Skating on rivers/ponds	<ol style="list-style-type: none"> <li>1. Before being considered there would have to be very specific guidelines with respect to safety and risk management including an Emergency Action Plan and adequate adult supervision.</li> <li>2. It is suggested that the parameters around the activity be closely reviewed prior to this type of event being sanctioned including requirements for ice thickness</li> </ol>
Adult Recreational Ringette	If the teams are registered with Ringette Ontario, then they would be insured
Private Ringette Schools	Private Ringette schools are not members of Ringette Canada or Ringette Ontario. Insurance coverage cannot be extended even in cases where the local association wishes to coordinate a summer Ringette school.
Equipment Exchanges	<ol style="list-style-type: none"> <li>1. Cover our members only</li> <li>2. Re-sale of helmets or facial protection not allowed</li> </ol>
Off ice team activity that includes siblings and parents (e.g. in hotel while at tournament)	<ol style="list-style-type: none"> <li>1. Will cover our registered members only</li> <li>2. Must be a team event, we will not consider insuring activities done as a family or group of families</li> </ol>
Team events at private residences	Ringette Canada will not cover events at a private residence including off-ice training and team parties.
Running Food Concession at Fairs, storefronts etc.	<ol style="list-style-type: none"> <li>1. Food must be supplied by professional supplier</li> <li>2. If players involved adult supervision is necessary</li> <li>3. If BBQ or deep fryer being used adults must cook</li> <li>4. All health code requirements must be met</li> <li>5. If on private property liability insurance of property owner should be confirmed</li> </ol>

	<ol style="list-style-type: none"> <li>6. Any contracts should be reviewed for hold harmless clause prior to signing (see ice and facilities rental above)</li> <li>7. Sales in front of liquor stores or non-reputable businesses not permitted.</li> </ol>
Frozen Food Sales	<ol style="list-style-type: none"> <li>1. Must be properly overseen by adults to ensure food is stored and delivered properly.</li> <li>2. Frozen food must be prepared by a professional company.</li> </ol>
Pool Tables/Ping Pong	<ol style="list-style-type: none"> <li>1. Proper supervision required</li> <li>2. Eye protection for ping pong</li> <li>3. Alcohol should not be available if minors involved</li> </ol>

The Definite "NO: List (High Risk)	Comments
Road Blocks/Roadside Clean up	Considered high risk events
Non-Ringette related activities	Ringette Canada insurance is not designed to cover non-Ringette related activities
Car Rallies	Considered high risk events
Community Festivals	Community Festivals will likely have their own insurance. Ringette Canada will not cover the event; rather provide coverage for registered Ringette participants only.
Other Sport Activities such as: Ball Hockey/Street hockey Slo-Pitch Basketball Soccer Lacrosse Baseball Bowling Golf, etc.	Ringette Canada insurance is not designed to cover other sporting activities
Concerts	High risk event often times involving alcohol being served and a large concentration of people
Wood Splitting	High risk event
Grass cutting	High risk event
Bon Fires	High risk event
Teen dances with no alcohol	High risk event
Tobogganing Parties	High risk event
Dunk Tanks	High risk event
Team assisting with putting up Christmas lights	High risk event
Rock climbing	High risk event
Laser tag	High risk event
Canteen, Beer Tent, etc.	If these are ongoing activities as opposed to a one-time event, then they should not be considered. Separate insurance should be obtained for these initiatives
Non-Sanctioned Summer Ringette 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	Our insurers are not prepared to take responsibility for accidents that occur beyond scope of Ringette related activities.
Dances (as fundraisers for players or parents)	Issues are many with this type of event including underage drinking, fights and lack of security
Swimming or water activities such as tubing	Water activities are considered high risk and cannot be sanctioned
Exhibition games involving non-sanctioned participants (including parents, siblings and unsanctioned leagues)	Ringette Canada stipulates that teams are covered <b><u>ONLY</u></b> when playing other registered member teams. <b><u>ALL</u></b> insurance is negated if there are any non-registered members on the ice.
Bake sales and Pot Luck Dinners	<ol style="list-style-type: none"> <li>1. Lack of control over food preparation</li> <li>2. Food allergies</li> </ol>