



MANAGERS INFORMATION HANDBOOK

This has been produced as an information booklet and guideline for parents and cannot be taken as policy or procedures of SARA. Official policy and procedures of the SARA can be found on the website at www.stalbertringette.com and are based on the rules/regulations and operational requirements of the Black Gold League (BGL) and Ringette Alberta (RAB). For a complete listing of rules and operations information visit the Black Gold League website at www.blackgoldleague.com.

The Manager Information Handbook is a live document, subject to amendments, additions and deletions as necessary. Please visit the SARA website at www.stalbertringette.com for most current version.

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MESSAGE TO MANAGERS

Welcome and thank you for volunteering to manage on behalf of the St. Albert Ringette Association. SARA is committed to the growth and development of its players and association. The following document outlines what SARA expects from managers throughout the Ringette season in order to optimize the experience for all the players and families. These expectations are in accordance with the policies and guidelines of SARA, the Black Gold Ringette League, and Ringette Alberta. The St. Albert Ringette Association is dedicated to the support and development of our team staff and their players.

The Manager's first responsibility is to lighten the load placed on the coach so he/she can focus on the coaching responsibilities. This handbook is meant to act as a guide to assist the managers in their role.

MANAGER TEAM STAFF CERTIFICATION REQUIREMENTS

Every team needs to have a Manager. SARA registered team managers will follow the Ringette Alberta Coaching/Team Staff Policy. The most current version of this policy will be found at www.ringettealberta.com.

Excerpt from RAB Policy:

10.4.46 Managers Certification Program:

Each team may list a maximum of one manager on their team registration. This manager must have their Ringette Managers Certification from Ringette Canada. This certification course can be found at the following web page: www.coachingringette.ca/index.php?page=327 Certification costs are reimbursed by SARA for registered managers of the current season. Managers that will not be on the player's bench are not required to be listed on the Official Team Roster, however it is recommended. Managers that are listed on the Official Team Roster must meet the requirements as per 10.4.1 and Section 2.4.5 of 2.0 Registration Policy as noted below.

10.4.1 Timelines

The deadline for Team Staff (Head Coach, Assistant Coach, Trainer, and Manager) certification requirements, excluding evaluations, to be completed is **December 15th** of the current playing season.

2.4.5 Team Staff

All team staff members that will be on the player's bench must be registered on the appropriate team as team staff members. The fee to register team staff is listed in Appendix A - Rates and Fees and team staff shall be registered in accordance with the Team Staff Certification Policy (see 10.0 Coaching/Team Staff Policy)



MANAGER ROLE AND RESPONSIBILITIES

Code of Conduct

SARA registered coaches and team staff is expected to follow the St. Albert Ringette Association Code of Conduct Policy in conjunction with Black Gold League and Ringette Alberta Code of Conduct Policies. SARA supports the concept of ZERO TOLERANCE where there is inappropriate or abusive behavior towards other teams and/or game officials.

Parent Meeting

A parent meeting should be held once the team roster is announced as there are many tasks that can be assigned to parent volunteers to lighten the manager's responsibilities.

Turkey Ring Tournament Coordinator

The Turkey Ring is the main fundraiser for SARA and is very early in the season. It is important to find someone to attend the Turkey Ring meeting and ensure that the team fills all the mandatory volunteer shifts (these will be assigned at the Turkey Ring Meeting). This is considered a mandatory requirement for every team.

Fundraising Coordinator

The teams can participate in specific fund raising activities to offset the additional expense of team fees. The manager can assist with organizing bottle drives, sponsorship and other fundraiser. The manager should work with the parents at the initial meeting to identify how many events parents/players are willing to participate in.

Team Apparel Coordinator

This role will organize what kind of apparel the team/coach want, the budget is important and should consider lettering/embroidery costs. Obtaining samples are important to have the correct sizing for the players and coaches and it is important to make sure to order early as it can take several weeks to receive the clothing. SARA partners with Go Logo. The SARA account manager is:

Shelley Leclair
office: 780-426-5646 ext. 230
cell: 780-721-0899
sleclair@gologo.ca

Team Pictures

A volunteer is needed to organize team pictures.



Event Coordinator

This role will assist the coach in organizing team bonding events and activities, team meals, Christmas parties, Year End party as well as Dryland training.

Minor Officials for League games

This role will ensure that there are 3 people in the box for home games and 2 volunteers for away games. A schedule to rotate parent volunteers can help. The roles required include:

- Shot clock
- Scorekeeper
- Timekeeper
- 2 volunteers for penalty boxes

Website Team Manager

The team website is important to input the team roster, game schedules, practices and other events. If this volunteer duty is being supported by someone else the manager should also have a username and password to update the team site with game reschedules etc. It is very important that the team site stays updated at all times as a important method of communication between the coaches and players/families. The team roster, affiliates and bench staff need to be listed and once the roster is finalized this can be used for the T.R.F and association insurance purposes.

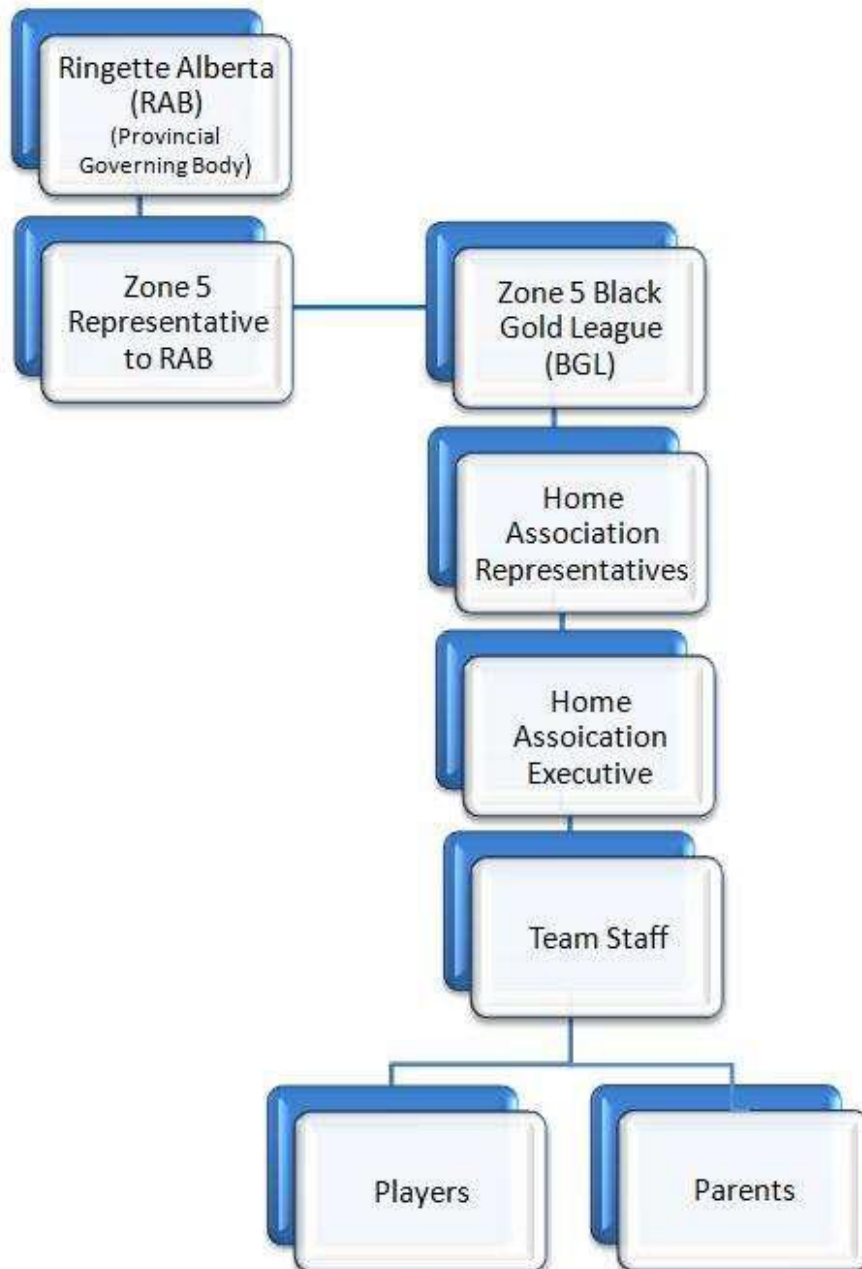
Tournament Coordinator

This role is required to work with the coach and identify all tournaments that they team may want to participate in. This is a large job and a lot of effort is required early in the season.

The following duties are part of the tournament coordinator role:

- Make arrangements for accommodations and possibly travel if out of town
- Organize team meals or snacks between closely timed games
- Responsible for watching tournament application dates, withdrawal dates (in case the team has to pull out of tournaments) and notification dates for acceptance.
- Need to monitor tournaments that require early application and are first come and first serve or based on a draw. If your team is not accepted, be ready to apply for second and third choices.
- Most tournaments will accept application in October and acceptance announced in November, watch the closing dates.
- Tournaments can be listed on RAB website, BGL websites and other associations.
- All tournaments that you apply for must be blocked off with the SARA ice scheduler so there are no game conflicts for when the team is accepted into the tournaments.

SARA registered coaches and team staff will follow the Zone 5 Ringette/BGL Operation Policy 1.1 Line of Communication Flowchart as follows:





Team Communication

- Act as a liaison between the parents and coaches; (Please refer to the SARA Parent Information Handbook);
- Provide information to the parents.

Parent Handbook

- Advise families to review the “Parent Information Handbook” which can be found on the website at www.stalberringette.com.
- Managers will ensure parents are following guidelines and information set out in the Parent Information Handbook; are following the SARA communication policies, and answer any questions the parents may have with regards to policies and procedures.

Organize Off-Ice Activities/Events

- Coordinates the activities of the team to allow coaches time to teach the players;
- Schedule outside league games, and additional practices as directed by the coaching staff;
- Assists coaches with scheduling of off-ice activities such as dry-land, social activities, bottle drives, etc; Off-ice activities and events must ensure all SARA participants have insurance coverage while engaging in the SARA event.
- Assist with distributions and collection of SARA equipment and jerseys to the team;

Game Sheets

- Work with the Coach for the current game roster
- Fill the game sheet in correctly: date, time, location, game number, division & level, team (using codes, not names eg. SARA-U14A-2) and make sure they are recorded under Home and Visitors appropriately. The game number and team codes can be found on your Black Gold schedule. There is a sample game sheet on the Black Gold website.

Division and Level	Enter level i.e. U10 or U16. Circle A or B as appropriate for U12 and above
Game Number	Can find this on the schedule sent out by the Ice Allocator League – Black Gold
Home or Visitor Team	SARA team number eg. SA-U10-2, not “Chix with Stix”
Team Staff	Include all applicable names Players Name and # If using labels,, apply them to all 4 copies of the game sheet
Players Name and #	If using labels, apply them to all 4 copies of the game sheet
Goals	Enter jersey number of player who scored and assisted (referee will tell you who)
Game summary	Enter scores by period; the final score in the total

- Extra game sheets for SARA teams can be requested from the equipment coordinator and statistician;
- Each game sheet has 3 copies, labeled on each page where each copy is to be submitted.
- If using game sheet stickers, be sure to put stickers on all 3 pages. If handwriting the information, press hard enough to show on all 3 sheets.
- Ensure game sheets are collected and reported appropriately after games. See BGL Policy update below.

- Please retain a hard copy of the game sheet that needs to be submitted to the statistician at the end of the season, these can be placed in the mailbox outside of the SARA office found at Servus Credit Union Place.

Report a Score

- Game scores will be submitted using the SARA website “**Report a Score**” icon within 24 hours following game completion. This will be completed by the **home team** and verified by the **visiting team** after every game. The report a score button on the SARA webpage will redirect you to the Black Gold League game reporting. You may go directly to the Black Gold League Website or www.GameSheets.net.
- SARA will submit the manager’s contact information by the critical date deadline to the BGL Association Rep. This BGL rep will email the BGL Statistician with the team code (ex: STA-U12A-1), Team Manager’s name, email address and phone number that they would like to be contacted out throughout the year. Your BGL statistician will respond to each manager with a login and password for their team to report scores.
- To begin each year, the team Manager will sign onto the BGL website and input the name, email address and phone number of all team staff (Coaches, Trainer, Junior Coaches, and Manager) and roster information for players. This only needs to be completed on the report a score website once. To enter team staff and roster info:
 - On the ‘players’ tab, click ‘add multiple’ on the drop down menu. Add all names and jersey numbers. Ensure OV-coverage, and AP-Affiliate Players are labeled on the roster. Click ‘submit’. **Players names are to be added as full first name and surname initial.**
 - On the ‘staff’ header, add each staff that will be listed on the Ringette Alberta Team Roster Form (TRF). Ensure there is contact information (phone and email address) for multiple staff.
 - Each team is required to have their team staff and contact information inputted into the website before session 1 start.
 - If changes are required to the player’s information throughout the season (ex: jersey numbers) and you do not have access to change this, please send a request with old and new jersey numbers to the statistician. Do not delete players and add new. This will remove all stats to date.
- When each game is over, the **HOME TEAM MANAGER** will:
 - upload the stats and game sheet on the BGL website within 24 hours. You can also complete this from your phone or computer by going to www.GameSheets.net and using your team manager’s login and password.
 - Step by step instructions to enter each game score can be found on the BGL website: <http://www.blackgoldleague.com/content/report-a-score>.





Gamesheet

Game # 20040
Date: Tuesday, October 1, 2013
Division: Atom Preseason
Home Team: Thorhild Atom 1
Visiting Team: Holden Atom 1
Arena: TBA

Final Roster Goals Penalties Goalies Officials Files Notes/Errors Plus/Minus Game Stars

Scores




Home Team Score

Visiting Team Score

Overtime
 Shootout
 Complete
 Live Scores - Will not update standings - Will show scores and gamesheet link on site.

- Ensure you include the following when submitting game scores:
 - 'Final' tab: input the final score. Check Overtime, Shootout and Complete, and 'submit'. Scores will not display on the website if 'Complete' is not checked off.
 - 'Roster' Tab: Check off all players that are on the game sheet, uncheck all players that did not play; 'submit'. If Affiliated Players (AP) are showing playing more games than they actually have, they most likely have been checked off on a game that they did not complete. If you have any suspended players, make sure that you check off a player and the 'Suspension' box.
 - An Affiliate Player (AP) is a skater or goalie that is from a lower level of ringette and is called upon to maintain a minimum number of members of a higher based team (see RAB regulations for clarification of lower level). When an affiliate is to be used for a game, the manager must:
 - Ensure that they are following RAB policy in regards to affiliates.
 - Ensure the affiliate on to the team roster, use a consistent same jersey number, AP box must be checked.
 - AP must appear behind the players name on every game sheet that they are playing in.
 - 'Penalties' tab: Choose the appropriate penalty and player exactly as shown on the game sheet.
 - 'Goalies' tab: BGL does not require goalie shots to be recorded. BGL does require the total time that a goalie played during the game be entered. Ensure the timekeeper notes on the game sheet if goalies are switched at half. New game sheets are available that include a section for these stats.
 - 'Files' tab: upload game sheets. It is acceptable to capture a picture of the game sheet for this upload as long as the **entire** contents of the game sheet are included.
 - Be sure to select the type of upload as 'gamesheet'.
 - BGL's website will not accept file names that use any symbols. Game Sheets **cannot** have the following special characters in the file name, otherwise the file will be corrupt: ! @ # \$ % ^ & * ()



- Uploaded game sheets must be clear and legible, otherwise you will be asked to upload again.
- Once the file has successfully uploaded, the filename will appear blue ([game sheet 89.pdf](#))
- When the game is over the **VISITING TEAM MANAGER** will:
 - Verify within 48 hours, that the information on the website is correct according to the pager game sheet they received after the game.
 - When the home team has inputted the stats, it is the visiting teams job to ensure that they stats are correct. Any discrepancies can be documented in the notes and the home team is to rectify – nothing can vary from the official game sheet.
 - The green circle with a checkmark means the visiting team has verified the information that was posted by the home manager. 
 - The warning icon indicates that there is an error, that the home manager needs to address. 
 - The visiting manager needs to add a note addressing what the error is so the home manager can address it.
 - Once it has been changed, the visiting manager needs to verify the game. All games should have the green circle checkmark. 
- Stats Abbreviations:
 - MP = minutes played
 - GA = goals allowed
 - SA = shots against
 - SAV = saves
 - SAV % = save percentage
 - GAA = goals against average
 - SO = shutouts
 - EV = even strength
 - PP = power play
 - SH = short handed
 - PS = penalty shot
 - EN = empty net
 - GWG = game winning goal.

Only Official Game Reports available from Ringette Alberta are acceptable.

Game scores will only be displayed on the score clock to a maximum seven (7) goal spread.

Official Game Reports are to be supplied by the Home Team. Upon completion of the game:

- Copies of the official game report as labelled are to be given to the home and visiting teams.
- Within 24 hours, the home team is responsible for entering the score (plus other statistics as required), and uploading a legible photo of the game sheet to the BGL website.
- Within 48 hours, the visiting team is required to double check the score and game sheet entries for accuracy, and for reporting any errors with the website reporting tool.
- Paper copies of the Official Game Report are to be retained by both teams for the duration of the season. Upon request, paper copies of the Official Game Report are to be supplied to the BGL Vice President or BGL Statistician.



- Failure for Associations to produce/submit a legible version of the Official Game Report; when requested by the BGL Vice President, may result in the game being declared a forfeiture against the Home Team of the respective game and the assessment of fines in accordance with Appendix B.
- Overage (OA), Male (M) and affiliate (AP) players must be clearly identified on the Official Game Report.

Referees

- Book referees for all exhibition games through the SARA Ref Allocator (RefAllocator@stalbertringette.com).
- Regularly scheduled games, and rescheduled league games will already have referees booked.

TEAM FIRST AID AND SAFETY

Ringette is a very fast and physically demanding sport. Even with the best training and preparation, accidents and injuries can occur. Thankfully many of the injuries are minor and do not require a player to miss a shift or game. However there is the rare occasion when injuries can be more severe. Your team will be provided with a new first aid kit for the season, this must be on the bench during practice or game play.

Appropriate warm-up spaces are designated by the City of St. Albert staff for all 3 St. Albert Arena's. Teams performing pre competition warm-ups using public areas of arenas such as hallways, stairwells, fitness track, concourse/bleacher areas is unsafe activity. The only option for managing the dry land team warm-ups is conditional use of designated spaces within the arenas.

Guidelines and policy instructions can be found on the City of St. Albert website:
<https://drive.google.com/file/d/0B-xWcQZrKR-HUWRybFlwT25MN1U/view>.

TEAM FINANCES

Team financial accounts shall be a team activity and team responsibility. SARA assumes no liability or responsibility in the management of team accounts. Teams should discuss a budget at the start of the season as teams may require funds for items such as:

- Tournaments;
- Team Socials;
- Provincials;
- Team Apparel;
- Bank Service Charges;
- Additional Ice Costs;
- Additional Referee Costs; and
- Any additional fees not covered by the registration costs.

It is up to the team discretion to determine seed money (up-front cash from parents) and/or fundraising requirements. The list above should only be used as examples of extra costs and is not intended to be all-inclusive.



Team Account Instructions

The following is a guideline of what may be required by the bank for your Team Treasurer to follow with regards to opening, operating, and closing an SARA team account. It's a good idea to check the banks requirements when making the appointment to ensure you will have everything prepared.

- Team minutes from the parent meeting will need to be prepared for the Team Treasurer to take to the bank when opening an account on behalf of the team. Minutes must include the following:
 - Date and time of meeting;
 - Team members/parents present;
 - Motion stating the name(s) of the individuals appointed to the treasurer position with the team, giving the authority to open an account under the specified name (ex. SARA U14-A) and identifying the number of signers for the account and signers names.
 - The Head Coach, Team Manager and Treasurer must sign off on the copy of the minutes.
- As an alternative, some banks may accept a signed letter from the manager, indicating the appropriate names of team staff. A sample letter can be found on our website in the forms section.
- Booking the appointment:
 - Call ahead to book appointment and confirm what is required to ensure any additional documentation needed is in place prior to appointment;
 - The team account requires 2 signatories (one is usually the manager)
 - All signing authorities must be present;
 - All signing authorities must bring 2 pieces of ID, one being a picture ID;
- To close account, both signers must be present.

Team Financial Spreadsheet

The manager/treasurer will keep track of finances on a Financial Spreadsheet.

The treasurer MUST return any monies to the parent/guardian of a player for the dollar amount which is equal to or less than the initial set-up amount contributed to the team account from each individual family (ex: \$150). Any fundraised monies over and above the initial team fee/set-up amount will be forfeited to the St. Albert Ringette Association.

SHOT CLOCK OPERATION

Shots on Goal:

A shot on goal is taken when the team in possession of the ring legally propels the ring toward the other team's goal and:

- The ring enters the net;
- The ring contacts a goal post or the cross bar;
- The ring contacts the goalkeeper or AGK within the goal crease;
- The ring contacts the goalkeeper outside the goal crease and that contact prevents the ring from entering the net.



Playing Rule:

- The shot clock shall be set to 30 seconds at the beginning of each period;
- The shot clock shall count down only when the game clock counts down;
- The shot clock shall be started when play is started and stopped when play is stopped;
- The shot clock shall be reset to 30 seconds when:
 - The team in possession of the ring takes a shot on goal;
 - Control of the ring changes from one team to the other team;
 - A delayed penalty is signaled. If additional delayed penalties are signaled before play is stopped, the shot clock shall not be reset again;
 - A penalty causes the non-penalized team to commit a violation, and play is stopped as a result;
 - A player on the team not in control of the ring commits a violation, and play is stopped as a result;
 - A player on the team not in possession of the ring is injured, and play is stopped as a result.
- When the shot clock reaches zero seconds, an audible signal will sound when:
 - Play is stopped, as the team last in control of the ring has committed a violation; then the shot clock is reset to 30 seconds and the ring is awarded to the non-offending team, in the nearest circle within the zone in which the ring was last contacted or controlled.
- If the shot clock's audible signal sounds in error:
 - Play is stopped; the shot clock is reset to 30 seconds; and the ring is awarded to the team last in control of the ring, in the nearest circle within the zone in which play was stopped.
- If the shot clock is reset in error, play continues.
- The shot clock display units shall be turned off when there is less time remaining in the period than there is on the shot clock. If the display units cannot be turned off, then the shot clock shall be reset to 30 seconds and stopped.

Shot Clock Operator:

The shot clock operator is a minor official, responsible for the operation of the shot clock. The shot clock operator shall be positioned so that they can see the rink and follow play, while being protected from interference or distraction by spectators or team staff. The on-ice officials must be able to communicate easily with the shot clock operator. At the end of the game, the shot clock operator shall sign the Official Game Report.

LEAGUE PLAY

St. Albert Ringette Association (SARA) plays within the Black Gold League (BGL). Your team has been registered with the BGL. SARA operates following the bylaws of the Zone 5 Ringette Association and the BGL Operations Manual. Both can be found on the BGL web site www.blackgoldleague.com. It is your responsibility to review BGL Operations Manual.

The BGL league covers 5 of the 8 Zones in which Alberta is divided into for sport association purposes. St. Albert is in Zone 5. In order for Ringette to obtain provincial funding there must be a team in every zone. The smaller associations require the support of larger organizations to provide competition. **As such all teams (at all levels) are expected to travel to play the games they have been assigned by Black Gold League (typically two games / year).** Examples of other locations: Red Deer, Lacombe, Hinton,



Drayton Valley, and Fort McMurray. The Black Gold League game scheduler deals with 1000+ games and considers travel time, tournaments, blackout dates, and other factors.

The season is divided into two sessions with and posted on the BGL website at www.blackgoldleague.com.

- U10 will play four (4) games in the first and ten (10) games in the second session.
- U12 to U19 will play six (6) games in the first session and ten (10) games in the second session.
- Session two play commences for all divisions in November.
- The exception to games scheduled within the BGL will be the SARA Active Start teams which will not have scheduled league games but instead, they will have fun games or exhibition style games coordinated by each team for the season.

Teams are re-pooled according to their record of the first session with the intent of making more competitive games and divisions in the second session. Failure to play a league-scheduled game without just cause (as defined by Black Gold League) will result in the team being assessed a \$500 fine from the League. All league games must be played and take precedence over practices, tournaments, or team events.

RETREATS AND ADVANCES

BGL: The SARA President and BGL Representative may submit requests for a team to be moved into a different pool within the same or different level or division. Requests for movement within the league must be received by a specified BGL deadline. The team advancement and retreat requests are dealt with at the BGL Re-pooling Meeting in November prior to the start of Session 2. Note: Acceptance or denial of a request made for a team to move to a different Level (i.e. Retreat or Advance) within BGL does not guarantee that Ringette Alberta will reach the same decision for purposes of provincial classification.

Should coaches feel their team should be considered for a Retreat or Advance, you must communicate with your Division Director prior to the November deadline so that it can be brought to the attention of the SARA President and BGL Representative.

ICE TIMES

The SARA Ice Scheduler is responsible for scheduling all practices based on the available ice slots that we have allotted. Game slots are submitted in the middle of September to the BGL Scheduler who will determine the game schedules. This information is returned to SARA approximately one week before the start of the season to allow for scheduling of all remaining slots by the Ice Scheduler. The SARA Ice Scheduler will endeavor to ensure that the teams receive equal amounts of desirable and undesirable ice times from all practice slots remaining. Practices are scheduled after school during the week and on weekends beginning as early as 6:00 am. Games are scheduled in the evenings and on weekends. Generally, there are two ice times per week – one practice and one game slot.

Please note that the ice allocator requires at least FIVE days' notice for cancellation of practice ice. If you cannot use your designated practice ice, you are required to try and find another team to take it. Any alterations to the schedule need to be reported to the ice scheduler at scheduler@stalbertringette.com.



Failure to play a league-scheduled game without just cause (as defined by Black Gold League) will result in the team being assessed a \$500 fine from the League. All league games must be played and take precedence over practices, tournaments, or team events. *(Please note – that ‘not wanting to travel’ outside of metropolitan Edmonton, is not acceptable to either SARA or the BGL).*

Team staff must contact the SARA Ice Scheduler to adjust any league game. At no time should coaches/managers be involved in the rescheduling of league games. The SARA Ice Scheduler will talk directly to other Association Ice Allocator as well as BGL.

TOURNAMENTS

Most teams enter tournaments each year, although it is not mandatory. SARA encourages a maximum of 3 tournaments per season.

Tournaments may interfere with BGL scheduled games. BGL games **MUST** be played regardless if you are in a tournament or not. Please note that the home teams of the season game DOES NOT have to honor the rescheduling of a scheduled game. Your team must play the scheduled game before the end of the session.

You must notify the SARA Ice Scheduler of all tournaments that your team has applied to attend, even if you have not been accepted as yet. The SARA ice scheduler will notify the BGL scheduler if possible to not schedule games in tournament periods of second session games. The SARA Ice Scheduler will also help facilitate the rebooking of league games when possible. Check Black Gold League or Ringette Alberta’s website for a listing of all sanctioned tournaments and registration information: www.ringettealberta.com and www.blackgoldleague.com.

PROVINCIAL CHAMPIONSHIP REPRESENTATIVES

SARA registered coaches and team staff will follow the Ringette Alberta Competitions Policy. The most current version of this policy will be found at www.ringettealberta.com.

All teams must submit their intent and complete the applicable Commitment to Attend forms to Ringette Alberta in order to be eligible to participate in Provincial Championships no later than December 15th.

Teams that are successful through RAB Provincial Playdowns will be required to pay a registration fee to attend the Provincial Competition as per RAB Policies and Guidelines. This registration fee will be reimbursed by SARA.

COACHING EVALUATIONS

Seasonal coaching evaluations occur near the end of the season, typically end of January or early February. The SARA Development Director will distribute a link to the team Manager to be shared with players and families. Information collected is anonymous as the association appreciates honest feedback from its members.



INSURANCE FAQ's

If I need to file an Accident Claim Form, how would I do this?

Download the form from either the SARA or Ringette Alberta website. Fill in all sections and return to Ringette Alberta. Ringette Alberta will then forward your claim to their insurance broker. Do not file directly to AllSport.

What is a Special Event Application Form?

If you require insurance coverage for a special event, please download the form from the Ringette Alberta website above, fill in all sections and return to Ringette Alberta. They will then forward your claim to their insurance broker. Do not file directly to AllSport. Special events include: Ringette schools, camps, clinics and fundraisers.

What coverage is provided to us through Ringette Alberta?

Ringette Alberta provides its members with \$5,000,000 comprehensive sports liability coverage, along with a features rich Sports Injury Package.

What's the difference?

No matter how careful you are, accidents happen. You or your association can be sued by anyone who claims injury or damages resulting from your operations and activities. These suits can be filed by participants, parents, other members, general public and others. Your liability policy will pay claims and all associated legal costs to defend any actions taken against you. The Sports Injury coverage provides protection for participants in your programs, in the event they sustain injury that results in the need for dental work, prescription drugs, physiotherapy (\$300 maximum - \$30 per visit), crutches, ambulance service, etc. In addition, there is a schedule of benefits for any participant who is more seriously injured. The primary difference between the types of coverage are that liability coverage implies a negligent act may have been committed, while the sports injury coverage responds when an injury occurs, without regard to any wrongdoing or negligence. A single claim may involve both coverage's.

What are the activities covered?

Sanctioned or authorized events within your sport discipline, including related training authorized by you. These events must be logged or authorized with the SARA prior to the event. The event must be facilitated by qualified Coach/Team Staff or qualified sport discipline trainer.

Who is covered?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

What about newcomers to the sport who are not yet registered with Ringette Alberta?

Newcomers are considered to be day members of Ringette Alberta when they first come out to try the sport. As such, they are temporarily covered until such time as they formally register and become a Ringette Alberta member or decide not to participate in the sport and no longer require coverage.

I have heard that as a volunteer member of our association's executive or that of Ringette Alberta, I could be personally sued for my actions. Am I covered for this?

Yes. The policy provides Directors and Officers Liability coverage up to \$2,000,000.



Suppose we have a fundraiser or social and alcohol is served. Can we be held liable for someone's actions if they drink too much?

Suits such as these are becoming more common all the time. Your liability policy has been amended to cover this exposure, along with any other injury that might occur during the event that is due to your negligence. Permission for those events where alcohol is served must be obtained in advance from Ringette Alberta (a small charge will be levied).

How do I file an accident claim?

Claims should be initiated within 90 days of the accident. Simply fill in a claims form, attach any receipts and forward to Ringette Alberta.

Must everyone on the ice wear protective equipment such as a helmet?

Yes. (Ringette Alberta's Risk Management position is that anyone under 18 years old must wear a helmet)

Are there any other risks we should know about?

Yes. Due to changes to the Insurance Act, drivers transporting children and others can be held liable for any injuries sustained by passengers in their own vehicle, as well as those of a third party, when involved in an at fault accident. We consider this to be a major exposure and strongly recommend that you review your automobile policy liability limits for adequacy. Ringette Alberta provides no protection in this area.

THE ANSWERS TO THESE FAQ HAVE BEEN PROVIDED FOR GENERAL INFORMATION PURPOSES ONLY AND IS NOT INTENDED AS A REPLACEMENT FOR ACTUAL POLICY WORDINGS. PLEASE CHECK OUT ALLSPORTS WEBSITE www.allsportinsurance.com FOR MORE INFORMATION.