



# Hockey Canada Risk and Safety Management Resource Manual



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## Commonly asked Questions

### **1. How long does it take to process the claim?**

The time required to process the claim will vary due to the type of claim made. This process could take 4 - 6 weeks. Certainly the time of year impacts on the speed of the process.

### **2. How do I attach a receipt to a claim that has already been submitted?**

If receipts are available after the claim has been forwarded to Hockey Canada, the receipts can be sent to Hockey Canada to be attached to the submitted claim. Receipts should include the players name, phone number, address, birthdate, and the date of the accident. Also enclose a copy of the Hockey Canada Injury Report Form you initially submitted. Note that no payments will be made without submitted original receipts.

### **3. When claiming against the accident/dental insurance, why do I have to submit to my own insurance company first when it is a hockey injury? That is why we pay insurance.**

The Hockey Canada Accident/Dental Insurance Program is designed to be a secondary insurer for our participants. The policy is structured in a way that the participants' insurance pays first and the Hockey Canada Insurance pays second. The premiums you pay are based on this and it is in an effort to keep your hockey costs down.

### **4. Why can't I get my salary replaced if I can't work because of a hockey injury?**

Currently the Hockey Canada Insurance program does not have a provision under the policy for Income Replacement. This type of insurance is costly and applies to a small percentage of players in Hockey Canada.



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## **5. Should teams purchase additional coverage when traveling outside of Canada?**

Absolutely, Provincial health care plans will cover out of province medical expenses and Hockey Canada insurance has specific limits that apply once the primary insurance coverage has been exhausted, however, quite often medical expenses in other countries will go beyond what is covered by Provincial and private insurance.

When purchasing travel insurance always ensure that the policy will cover injuries that occur as a result of a sporting event.

## **6. Are volunteers covered to go on the ice?**

Only those volunteers that have been placed on the Local Association or Club lists approved by the Local Association and forwarded on to the Member and for whom a premium has been paid are insured for on-ice activities within the direct approved operations of the association.

## **7. Are Off-Ice officials such as time keepers covered?**

Yes, if they appear on the recognized list of volunteers of the Local Association or Club. This list should be forwarded to the Member. For on-ice activities, these volunteers are not covered if they decide to help out at practice for example.



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## **Directors and Officers Liability Insurance**

### **8. What is D and O Insurance?**

This type of insurance is insurance that covers the specific acts of a volunteer board of directors.

### **9. Why should we have Directors and Officers Insurance?**

It is another line of defense for an association or club to cover specific acts of the association or club that are not covered under the Commercial General Liability of the Hockey Canada policy.

### **10. Does my minor association have D and O Insurance?**

This type of insurance became part of the Hockey Canada Insurance Program on July 1, 2005. This means that your Minor Hockey Association is covered as of this date.

### **11. Who do I contact if I have questions on D and O Insurance?**

If your association has questions please contact your Member office linked to below.

<http://www.hockeycanada.ca/en-ca/Corporate/Contact/Branches.aspx>

## **Event Sanctioning**

### **12. What coverage is available for fundraising events?**

The Hockey Canada Insurance Program is designed to provide protection for those activities that are directly related to the playing of hockey.

Saying this, the Hockey Canada policy also covers Member sanctioned activities and events such as fundraising only when approved by your Member. The approval process is guided by their Member Sanctioning Guidelines.

**It is important that any event beyond normal hockey activity be approved by your Member office.**



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## **13. What insurance is available for events that involve outside participants?**

The Hockey Canada Insurance Program is designed to protect those who have paid the full premium and are registered members of the Local Association through the Member. It is not designed for coverage of the general public or even parents of the players registered unless they are listed as volunteers and act as volunteers within the Member or local association.

If others involved with an activity are not members of the association then the Certificate will clearly identify that we cover our members only. Note that with respect to the playing of other teams the other teams **MUST** be **participants** of the Member and Hockey Canada.

## **14. Is there coverage if liquor is involved?**

This coverage is determined by your Member Sanctioning Guidelines. Please contact your Member for further direction.

## **15. What is an Insurance Certificate?**

In many cases, an Insurance Certificate is requested by those owning or operating a facility, hall, and arena for the event scheduled. Many municipalities in the country do request "Proof of Insurance Certificates" for the teams and or associations renting the ice or using the rooms in the facilities for meetings etc.

This is to ensure that those using the facilities are covered under some type of insurance plan and the municipality is not the sole insurer for the use of the facilities and the events conducted in it. These types of certificates are generally requested through your Member office.

When you request these you may also be asked to provide a copy of the facility contract for review by Hockey Canada specific to the "hold harmless" clause.



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**16. Why do we pay for insurance if some of the fundraising efforts are not covered?**

Some events that Local Associations and Clubs feel would raise much needed funds are deemed to be of high risk and therefore will not be issued an Insurance Certificate.

**17. Why don't they lower the premium and then we could look after our own insurance coverage for fundraising?**

The premiums that are currently enjoyed by all Members are based upon the total membership of players in Hockey Canada. Obviously with this large number of people paying into the fund for insurance the premium charged for the amount and type of insurance is favorable.

If selected smaller groups were to pay for similar coverage, the rate would be much higher. Also, for the Hockey Canada Insurance Program to add coverage for all types of activities the rate of insurance would be much higher for all and even higher for the smaller groups.

If one looks at the current rates for insuring fundraising events, especially those that involve alcohol, you will notice that it is very expensive. The risk of insuring these types of events is obviously very high therefore dictating a high premium.

**18. What are the liabilities in hosting fundraising events?**

Depending upon the nature of the event, the risks can be high to very high. As part of the risk assessment you must take into consideration Provincial Laws that dictate the process, safeguards and coverage that must be in place.

Certainly events that involve alcohol, fairs, concerts and vehicles all present a high element of risk to an event.

Organizers of fundraising events should be aware that when other organizations or groups are requesting to use Hockey Canada Insurance, they are attempting to use our insurance to assume the primary or secondary risk



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involved in the event.

The Hockey Canada Insurance Program is currently in a very favorable financial position. This is primarily due to the fact that we have applied good risk management policies to the events that we host and have integrated these practices into our various programs.

If we issue Insurance Certificates to teams, clubs and associations for what we feel are high risk events and activities, we would be placing the Hockey Canada Insurance Program at risk. This risk could include higher premiums or no insurance at all.

## **Sexual Misconduct Liability**

### **19. What type of coverage is available if I am accused of wrongdoing in this area?**

The Hockey Canada policy would cover your civil defense costs including the investigation until such time as you were found guilty in a criminal action. The Hockey Canada liability policy cannot cover expenses related to the criminal charges brought against a member of the association regardless of the nature of the charge(s).

### **20. Some volunteers are being accused of specific acts involving harassment / abuse. Is there any coverage for the accused to clear their name?**

The Hockey Canada Insurance program will not fund an action against an individual for libel and slander. If the individual believes he / she has been wronged and seeks damages from the individual who spread the story, Hockey Canada may actually defend the individual in the aforementioned action.



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## General Questions

### **21. Do coaches have to wear helmets?**

Currently this is requirement determined by your Member/Minor Association. Please consult with your Member or local association to determine if this is required.

### **22. Do goalies have to wear their helmet while on the bench?**

Yes, this is currently a Hockey Canada playing rule 3.6(b)

### **23. Do players have to wear their helmets in the penalty box?**

Yes, as per rule 3.6(b).

### **24. Where can we get a copy of the Hockey Canada Insurance policies?**

The Hockey Canada Insurance Policy can be obtained by contacting your Member office.

### **25. If there is no Trainer/Safety Person on the bench, are we covered?**

This is based upon the specific regulation stating a team must have someone who has completed the HCSP/HTCP (Ontario) as per Member requirements. There certainly would be some coverage considerations if teams repeatedly refused to provide a Trainer/Safety Person.

### **26. Are Exhibition Games Covered?**

Yes, as long as the Member approves the game and you are playing member teams.



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**27. Are players not registered with the Member insured at a clinic or practice?**

Yes, if it is a try-out. If not a try-out situation we do not extend coverage to non-members, the game/practice would not be sanctioned if it involved non-members.

**28. What if a new player comes out to try the sport to see if they like it?**

As long as it is a try-out for a sanctioned team it would be covered as a sanctioned event of the association and the Member. Upon registering with the association the insurance fee would be paid and the player is therefore covered by the insurance.

**29. Is the parent covered who is driving just his or her own children to a hockey event?**

No, coverage is in place for volunteers of the association while performing volunteer duties, there is no coverage for parents who are exercising their parental responsibility in getting their children to the game/practice. Coverage for players is in place from the time in which they are driving directly to and from sanctioned event without any side trips.

The insurance covers volunteers directly associated with the team or performing a team function. It is a parental responsibility to get their sons or daughters to the rink. Unless the parent is the coach / asst. coach/manager or trainer they simply are not covered.

**30. What happens if a player says they've had an injury for several months, but haven't told you? Are they covered? Are you covered?**

Yes, the player is covered for their injuries and should report it when it occurs, and the team should report the injury to the Member on a Hockey Insurance Claim Form. The form should be forwarded to the Member within 90 days of the date of the accident or there is no coverage.