

Insurance FAQ's

The following answers are in response to frequently asked questions asked by Branches and Local Associations within Hockey Canada. The purpose of providing these answers is to assist all members in gaining a better understanding of the Hockey Canada Insurance Programs.

If there are issues that are not addressed by this document, please contact your local Branch office for further details.

[Click here](#) for Hockey Canada's Safety Requires Teamwork book

Insurance Claims

1. What type of coverage do we have and what are the limits of coverage for different situations?

This information is detailed in the "Safety Requires Teamwork" booklet available on the Hockey Canada web site.

2. What type of coverage do we have?

- Comprehensive General Liability
- Accidental Death and Dismemberment
- Major Medical/ Dental Coverage
- Sexual Misconduct Liability Insurance
- Directors and Officers Liability Insurance

For more details involving these coverage's, please refer to the "Safety Requires Teamwork" booklet. These booklets are available from your Branch office or online at www.hockeycanada.ca

3. Where are the forms to be submitted?

The Hockey Canada Insurance Claim Forms are available from your Local Association or your Branch Office. Once the form has been fully filled out, the form should be sent directly to the Branch Office within 90 days of the incident. The form will then be forwarded to Hockey Canada for processing.

4. 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. Branches are advised as to the status of each claim through periodic reports from Hockey Canada. Certainly the time of year impacts on the speed of the process.

5. 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 the Branch Office or Hockey Canada to be attached to the submitted claim. The original receipts should make specific mention of the individual's name, date of accident, and Minor Hockey Association as identified on the original claim.

6. Are named and unnamed 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 Branch are insured for on and off-ice activities within the direct approved operations of the association.

7. Are Off-Ice officials covered? For what?

Yes, if they appear on the approved list of volunteers that the Local Association or Club recognizes. This list should be forwarded to the Branch. Once added to the MHA list the Off-ice official is covered as all other approved volunteers are, under the same coverage and limits. For on-ice activities, these volunteers are not covered. (For example if they decide to help out at practice on the ice.)

8. Is there an information package available that could be sent to Local Associations?

Yes, each year Hockey Canada publishes the Safety Requires Teamwork booklet which outlines the Hockey Canada Insurance Program. This booklet is available through your Local Minor Hockey Association or Branch. It is also available online at www.hockeycanada.ca.

9. Why do I have to submit to my own insurance company first when it is a hockey injury?

The Hockey Canada 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 Hockey Canada Insurance pays second. The premiums you pay are based on this and it is in an effort to keep your insurance costs down.

10. What is the rate breakdown for the Insurance Fees that we currently pay?

There are different rates that the Branches are charged based upon the claims experienced in that specific Branch. The base rate for minor hockey players in Hockey Canada is as follows:

Deductibles/Administration \$2.50*
Medical/Dental \$1.25
Accidental Death and Dismemberment \$2.50
Liability Insurance/Sexual Misconduct \$8.90
Risk Management \$1.00**

Total \$16.15

*There is a \$100,000 deductible on the Liability policy which is funded by Hockey Canada.

** \$0.50 of this fee remains in the Branch for Branch risk management initiatives.

11. Should teams purchase additional coverage when traveling outside of Canada?

It is important that Local Association teams are aware that they should purchase additional Health Insurance when leaving the country. Provincial health care plans will cover a portion of out of province medical expenses and Hockey Canada insurance has specific limits that apply once the primary insurance coverage has been exhausted.

Directors and Officers Liability Insurance

12. What is D & O Insurance?

This type of insurance is insurance that covers the specific acts of a volunteer Board of Directors.

13. 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 is not covered under the Commercial General Liability portion of the Hockey Canada policy.

14. Does Hockey Canada Insurance cover the Local Association Directors and Officers Liability Insurance?

Hockey Canada's D&O insurance program 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.

When coverage applies, the policy will provide for defense against the action and if the case should go against the director or officer, will pay the amount of the indemnification.

In the event that a director or officer should receive an action against him/her the Branch Office must be advised immediately so that proper steps can be taken to investigate and defend the case.

15. What coverage is available for fundraising events at fairs, midnight madness, etc.?

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

Although fundraising is an important part of any hockey association and/or club, it is not directly related to the playing of the sport. Hockey Canada insurance is designed for protecting those directly involved in the playing of the game.

If you have questions, please contact your Branch Office and they can provide further clarification specific to your questions. The Hockey Canada policy covers Branch sanctioned hockey activities only and the Branch is the best place to determine if your hockey activity meets their sanctioning criteria.

16. What insurance is available for on ice events that involve outside participants i.e. Skate-a thons etc.?

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 Branch. It is not designed for events that involve the general public or even parents of the players registered unless they are listed as volunteers and act as volunteers within the local association.

If others involved with the on-ice activity are not members of the association then the event would not likely be sanctioned by the Branch and the Insurance Certificate would not be issued to cover the event. A separate insurance would have to obtain for the event.

17. Is there possible coverage if liquor is involved?

Yes, there is coverage within the Hockey Canada Insurance Policy however it is for Hockey Canada/Branch sanctioned hockey activities only. This coverage is deemed for specifically approved Hockey Canada functions that may have alcohol involved. It is not designed to conduct "Blue Line Clubs". It is important to check with your Branch if your event involves alcohol to ensure they will sanction the event within their guidelines.

18. What types of events/fundraisers are covered under the Hockey Canada Insurance Program?

Low risk events such as:

- Raffle Ticket Sales
- Registration Booths in a Mall
- Proof of Insurance Requests from cities or towns for Ice Rental Agreements
- Special Development Programs
- Dry Land Training
- Rental of Facilities for meetings related to the function of the team or association
- Sanctioned Tournaments
- Silent Auctions/Dances - Sanctioned only

If approved by your Branch office.

19. What is required by the team for dry land training coverage?

Usually, the owner of the facility (school board) requests "Proof of Insurance" from the team and/or Local Association. The team or association outlining the details of the event fills out a Hockey Canada Certificate of Insurance Request Form along with any other pertinent information about the event. The form is then forwarded to the Branch office for initial screening based upon the Insurance Certificate Criteria. If approved, the Branch forwards the information to BF Lorenzetti (Hockey Canada's Insurance Broker) for completion of the actual certificate of insurance. Once the Branch receives this certificate, they will send it back to the Local Association or Club.

This process reduces the risks of insuring events that are not sanctioned, high risk or do not fall with the sanctioning guidelines set forth by the Branch.

20. Are Local Associations aware they must request certificates for Special Events?

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 association 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 approved due to the fact that they are directly related to the operations of the association, team or club.

21. Why do we pay for insurance if most of the fundraising efforts are not covered?

Hockey Canada has been involved with Risk Management and its application toward Insurance Certificates and fundraising events. 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.

22. 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 Branches are based upon the total membership of players in Hockey Canada (535,000 players). 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.

For the Hockey Canada Insurance Program to add coverage for all types of fundraising the rate of insurance would be much higher. 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.

23. What are the liabilities in hosting fundraising events?

Depending upon the nature of the event, the risks can be high to very high. Certainly events that involve alcohol, fairs, concerts and vehicles all present a high element of risk to an event. Also involved in the risk assessment are Provincial Laws that dictate the process, safeguards and coverage that must be in place.

Organizers of fundraising events should be aware that when other organizations or groups are requesting to use the Hockey Canada Insurance, they are attempting to use our insurance to assume the primary or secondary risk 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. This was not always the case. A few years ago, Hockey Canada had a very difficult time in maintaining a solid insurance program. Several factors were involved, including large injury claims that placed a strain on the finances of the Insurance Program.

If we issue Insurance Certificates to teams, clubs and associations for any type of fundraiser that they deem as profitable, we would be placing the Hockey Canada Insurance Program at risk. This risk could include higher premiums or no insurance at all.

24. What is the coverage?

There is different coverage available in the Hockey Canada Insurance program. The different coverage's are listed in detail in the "Safety Requires Teamwork" booklet. This booklet answers many of the questions posed in this document in greater detail.

Harassment/Abuse

25. What type of coverage is available if I am involved in a criminal action?

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).

26. Some volunteers are 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 spreads the story, Hockey Canada may actually defend the individual in the aforementioned action.

General Questions

27. Do coaches have to wear helmets?

Currently this is required in many jurisdictions throughout Hockey Canada; please consult with your local association to determine if this is required.

28. Do goalies have to wear their helmet while on the bench?

This is not an issue under the Insurance Program; however it is a rule that goalies must wear their helmet while on the bench.

29. Do players have to wear their helmets in the penalty box?

Again, players in the penalty box must wear their helmet as per the rules of Hockey Canada.

30. Where can we get a copy of the Hockey Canada Insurance policy?

The Branches have a copy of the Hockey Canada Insurance Policy. Individuals who wish to review the document are free to visit their Branch office during normal business hours.

31. Do we get a summary of all our claims?

Hockey Canada does provide a summary of claims and their status at various points in the season. This information is forwarded to the Branches for their review.

32. Who produces the claims form? Are we responsible for our own?

Copies of the claims form can be obtained from your Branch office and copies made for general distribution to the Local Associations.

33. How do we know if a claim has been made?

Claims must be filed with the Branch prior to being forwarded to Hockey Canada. Hockey Canada in turn forwards information relative to the status of the claims to the Branch and the Branch then forwards this information back to the local association.

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

This is based upon the specific regulations of the Branch and Hockey Canada pertaining to Trainers/Safety People. There certainly would be some coverage considerations if teams repeatedly refused to provide a Trainer/Safety Person.

35. Are Exhibition Games Covered?

Yes, as long as the Branch approves the game.

36. Are players not registered with the Branch insured at a clinic or practice?

If it was a Try-Out we would extend coverage however we do not extend coverage to non-members and the event would not be sanctioned if it involved non-members.

37. 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 with a sanctioned team it would be covered as a sanctioned event of the association and the Branch. Upon registering with the association the insurance fee would be paid and the player is therefore covered by the insurance assuming they possess primary insurance.

38. What if they do not like the experience of the try out and they only participate for the one time?

In the case of try-outs, we believe that most of the participants will eventually register somewhere in the system and therefore pay a premium with the team they end up with. The provision should not be used throughout the season as a means of determining if someone likes the sport enough to sign up for the season. Hockey Canada does not cover "Members for a Day" without receiving the full premium.

39. Is a parent covered if they are driving 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 is in place for the insured whose game or practice is being driven to from the time in which they are going directly to and from the sanctioned event. Not for other side trips, etc.

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 or has been assigned a specific duty by the team (i.e. picking up another player, bringing equipment, getting skates sharpened) then they simply are not covered.

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

In order to obtain coverage injuries must be reported within 90 days. Prompt reporting is crucial.