

HOCKEY INSURANCE PROGRAM

Why do I need Hockey Insurance?

As a high-risk sport, there are chances of you or someone else, being injured while playing.

CARHA Hockey provides Liability protection for player on player accidents in the event that you injure someone.

This coverage also provides liability coverage that is often required in order to rent ice and it provides protection for league executives and organizers in the case of bodily injury, property damage, or death. It provides coverage for all teams, players, spares, coaches, managers, trainers, executives, and volunteers.

What is the Cost of Hockey Insurance?

CARHA Hockey's Membership Program is \$23 per player annually - no hidden application fees, registration fees, or late fees.

HOCKEY INSURANCE	
Liability Insurance	\$10,000,000 <i>Per Incident</i>
Directors and Officers Liability Insurance	\$5,000,000 <i>Per Incident</i>
Errors and Omissions	\$1,000,000
Accidental Death Benefit (as a direct result of playing hockey)	\$20,000
Loss of Limbs	\$20,000
Prescription Drugs, Registered Nurse, Licensed Ambulance (hockey related injury)	\$5,000
Psychological Therapy	\$5,000
Artificial Limbs	\$3,000
Tuition Expense	\$2,000
Dental Coverage (Full Facial Protection)	\$2,000
Dental Coverage (Half Visor & Mouth Guard)	\$1,500
Bereavement Benefit	\$1,000
Physiotherapist / Chiropractor	\$750
Massage Therapy	\$750
Hearing Aids, Crutches, splints, casts, orthopedic devices, trusses, medical braces	\$750
Fracture Benefit	\$500
Vision Care Expenses	\$100

How Long am I Covered For?

CARHA Hockey's insurance coverage is in effect October 1 -September 30 each year.

Accidental Medical and Dental coverage

If you get injured while on the ice playing hockey and need to seek treatment, as a CARHA Hockey member you are able to submit your claim through our Sport Accident Claims form.

The following pages explain in detail, a description of each of the benefits of CARHA Hockey's insurance coverage, and the possible limits that can be submitted for reimbursement.

Dental coverage (Full facial Protection): Members can submit up to \$2000 in dental receipts if they were wearing a full face cage visor and mouth guard at the time of injury. You receive 90% of the \$2000, which entitles you to a maximum \$1800 per injury.

Dental Coverage (Half Visor and Mouth Guard): Members can submit up to \$1500 in dental receipts if they were wearing at minimum a half visor and mouth guard at the time of injury. You receive 90% of \$1500, which entitles you to a maximum \$1350 per injury.

Physiotherapist / Chiropractor: Members can submit up to \$750 in the above therapy expenses. This entitles the member to a maximum \$675 per injury. The treatments must be prescribed by a licensed physician. The treatment must also be a result of a new injury and not due to the "aggravation" of a pre-existing injury or condition.

Massage Therapy: Members can submit up to \$750 in massage therapy receipts. You will receive 90% of 750, which entitles you to a maximum of \$675 per injury.

Psychological Therapy: Members can submit up to \$5000 for the cost of Psychological Therapy. You receive 90% of \$5000, which entitles you to a maximum of \$4500.

Licensed Ambulance Services: Members can submit up to \$5000 for the cost of an ambulance ride, prescription drugs or a registered nurse. You receive 90% of your claim up to a maximum of \$4500.

Vision Care Expenses: Members can submit up to \$100 should they need to seek vision care. This entitles you to a maximum of \$90 and this benefit can only be used as a result of a hockey injury where a vision exam or vision correction equipment is now necessary. This excludes the replacement of existing glasses or contacts.

Hearing Aids, crutches, splints, splints, casts, orthopedic devices, trusses, medical braces: Members can submit up to \$750 should they need assistance from device aids. This benefit can only be used as a result of a hockey injury and the devices must be prescribed for everyday use. This entitles you to a maximum of 90% or \$675.

CARHA  HOCKEY

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Loss of Limbs: Members can submit a claim for loss of limbs should they sustain an injury while playing hockey that is so traumatic that they lose a limb. A percentage of the Capital Benefit of \$20,000 is given depending on the limb lost.

Artificial Limbs: Members can submit up to \$3000 in the event that an artificial limb is required as a result of a hockey injury. This entitles you to a maximum of \$2700, which is 90% of \$3000.

Accidental Death Benefit: In the case of a player losing their life accidentally as a direct result of the game of hockey, CARHA Hockey covers up to \$20,000.

General Liability Coverage

General Liability Coverage can be used by the players and league executive. From the player standpoint, this covers you in the case that you injure another player while playing hockey. In terms of the league executive, General Liability provides coverage in the case of liability arising from accidents that result in bodily injury, property damage, or death. General Liability coverage provides members with up to \$10,000,000 per incident.

Directors and Officers: Provides financial protection to the league executives and/or directors in the event that they are held responsible in conjunction with the performance of their duties as a person(s) in charge of the league. Directors and Officers coverage provides up to \$5,000,000.

Errors and Omissions: Protects the league executives, directors, or sponsors from players who claim or hold them responsible for failure of the league to perform work and/or services as promised. Errors and Omissions coverage provides up to \$1,000,000.

Additional Insured: Coverage extended to any facility, municipality, business or sponsor that wishes to be covered under the liability with respect to their involvement with the insured member.

Conditions for the Insurance

Coverage is effective upon receipt of player rosters and applicable membership fees. Claims may not be honored for teams / leagues delinquent in administration. As a secondary insurance provider, please note that you are eligible to receive up to 90% per benefit. Play must be non-contact and all players must wear CSA approved helmets.

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GLOSSARY OF IMPORTANT TERMS

Facial protection policy - Players wearing full facial protection or half shield (visor) with an internal or external mouth guard will be allowed to submit a medical and / or dental claim for a facial injury. Member players not wearing facial protection equipment will not be insured for a facial or dental injury.

Dental claims - Accidental dental injury expenses shall only apply to whole, sound, natural teeth.

MRIs - the insurance program does not cover MRIs

Loss of Earnings - The insurance program does not include Loss of Earnings coverage.

Outside of Canada coverage - Members traveling out of country to play hockey in CARHA Hockey sanctioned events are covered for all on-ice activity. Members are strongly advised to obtain Travel Insurance to ensure full protection in the event of illness or accidental injury. With respect to the General liability coverage, there is worldwide coverage but any lawsuit must be brought in Canada to be defended by the Insurer. Please note that the accident coverage is included for hockey injury related claims while in the U.S.

Spare Players - Spare players are permitted to play five games before they will be required to submit the full membership fee.

Important Notice: CARHA Hockey and its insurers do not support the use of alcohol and/or drugs while participating in the game of hockey. Should activity present itself, the insurance coverage provided by our organization could be jeopardized.

Pregnancy: CARHA Hockey welcomes the participation of pregnant women who wish to play adult recreational hockey. For safety purposes, we recommend that you consult your physician prior to playing hockey. Please note that coverage does not apply to injuries sustained that affect the term of your pregnancy.

Should you wish to receive further information or discuss potential opportunities,
please contact us anytime!

Thank you for your consideration.

Shannon Killeen

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