



Adult Recreational Hockey Membership Program



Information Booklet for Independent Officials

CARHA Hockey's mission is to be the dedicated resource and service provider for rec hockey communities in Canada by offering affordable, comprehensive insurance coverage, programs, and valuable benefits to our members and enhance the experience of those involved in the game of hockey.

As part of your membership package, CARHA Hockey is here to help you, as a referee with the following services and resources:

National Referee Registry

- ✓ Exclusively available to CARHA Hockey Members. This online listing provides you with the opportunity to promote your refereeing services to teams, leagues, and tournaments nationwide, should you choose to.

CARHA Hockey Referee Modules

- ✓ Access to CARHA Hockey Referee Modules; a training resource that provides your officials with basic to advanced knowledge of rules and safety in sport. Such as maltreatment and abuse of Officials support and guidance.

Referee Association Guidelines

- ✓ CARHA Hockey rule book is available online to all organizers and Officials.
- ✓ The CARHA Hockey Referee Crest is available to referees upon request.

CARHA Hockey Provincial Tournaments – Refereeing Opportunities

- ✓ [Pacific Cup Hockey Tournament](#) (Victoria, BC): January 17th – 19th, 2025

Keeping you Safe with Referee Hockey Insurance!

- ✓ \$10 million liability coverage
- ✓ On-ice Sport Accident Medical and Dental coverage
- ✓ CARHA Hockey members are only required to submit their membership fee once during the 2024 2025 hockey season (12-month coverage) and are eligible to referee and/or play in as many other CARHA Hockey registered leagues and teams as they wish.



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WE'VE GOT YOU COVERED – Insurance Overview

As there is a risk in refereeing hockey, there is a chance of being injured. As such, all members of CARHA Hockey are provided with peace of mind coverage that protects you while involved in CARHA Hockey approved events and activities.

CARHA Hockey is partnered with Lawrie Insurance Group who offers one of the most affordable hockey programs available. The CGL is underwritten by GameDay Insurance Inc. and Trinity Underwriting Managers Ltd. The On-Ice Sport Accident benefits are underwritten by AIG Insurance Company of Canada. All policies are subject to the actual terms and conditions of the insurance policy in force during the period of membership.

CARHA Hockey provides a hockey program that includes hockey insurance for independent Referees across Canada:

Commercial General Liability Coverage (CGL) includes \$5 million liability coverage (per occurrence) and Excess Liability \$5 million (per occurrence). This insurance covers you in the event legal action is taken against you as a result of the game of hockey. Please note, should the incident be deemed criminal, these would fall outside the scope of a CGL policy.

Sports Participant Liability – This coverage protects CARHA Hockey and its members from claims arising from “Bodily Injury” and “Property Damage” in the event an injured athletic participant files a lawsuit. It also protects the participant in the event that one player/referee is sued by another player/referee as a result of an injury.

On-Ice Sport Accident Coverage covers you for dental and/or medical on-ice injuries you may sustain due to referring adult rec hockey. See below insurance chart for coverage details:



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ON-ICE SPORT ACCIDENT COVERAGE

Some of the many dental/medical benefits available to you include the following:
 CARHA Hockey registered players acknowledge the risk of being injured while playing the game of hockey.

HOCKEY INSURANCE		UP TO
Commercial General Liability Insurance		\$5,000,000 Per Occurrence Limit
Excess Liability		\$5,000,000 Per Occurrence Limit
Tenants Legal Liability		\$5,000,000
Errors and Omissions		\$2,000,000 Per Occurrence Limit
Communicable Disease Exception		\$250,000 Each Claim
Permanent & Total Disability		\$40,000
Accidental Death Benefit & Dismemberment (as a direct result of playing hockey)		\$20,000
Accidental Medical Expenses Reimbursement Coverage \$50,000 Includes:		
Prescription Drugs, Registered Nurse, Licensed Ambulance (hockey related) <small>(Ambulance: \$3,000 max) (Reg. Nurse submit: \$30/hr-\$3,000 max)</small>		INCLUDED
Hearing Aids, crutches, splints, casts, trusses, medical braces (must be prescribed by a Licensed Medical Physician)		INCLUDED
Artificial Limbs and/ or Eyes		\$3,000
Psychological Therapy		\$5,000
Licensed Physiotherapist (\$75 per Treatment)		\$1,000
Licensed Chiropractor (\$75 per Treatment)		\$1,000
Licensed Podiatrist, Chiropodist or Occupational Therapist (\$75 per Treatment)		\$1,500
Neuropsychology (\$75 per Treatment)		\$1,000
Licensed Osteopath, Acupuncturist, Registered Massage Therapist or Athletic Therapist (\$75 per Treatment)		\$1,000
Fracture Benefit		\$2,500
Diagnostic Testing (MRI, CAT etc.)		\$1,000
Bereavement Benefit		\$5,000
Bereavement Benefit - Illness		\$500
Dental Coverage for Players (Full Facial Protection- no Mouth Guard required)		\$2,000
Dental Coverage for Players (Half Visor& Helmet with Mouth Guard)		\$1,500
Dental Coverage for Goalies (CSA Approved Mask, Full Facial Protection - no Mouth Guard required)		\$2,000
Dental Coverage for Referees		\$2,000

CARHA Hockey registered players acknowledge the risk of being injured while playing the game of hockey. All benefits available under CARHA Hockey's insurance are provided by Game Day Insurance Inc., Trinity Underwriting Managers Ltd. and AIG Insurance Company of Canada and are subject to the actual terms and conditions of the insurance policy in force during the period of membership.

How to Submit an On-Ice Sport Accident Claim: If you are injured while on the ice refereeing hockey you can submit claims using the [Sport Accident Claim](#) or by contacting the CARHA Hockey office. The coverage extended will be contingent upon the policy particulars.

- Claim forms must be signed off by a team representative or league convenor;
- Claim forms can be submitted by fax or email along with receipts;
- Claim forms must be submitted within **90 days of injury**. Claimants may submit receipts for up to one (1) year from date of injury;
- Officials are eligible for the coverage providing they have been seen by a doctor or dentist within **30 days from their date of injury**;
- On-ice accidental dental injury coverage shall only apply to whole, sound, natural teeth providing the minimum facial protection equipment is worn. The policy also allows for crowns, veneers and supporting structures. Capped teeth are included as part of the coverage as long as they cannot be removed;
- On-ice accidental medical coverage must be prescribed by a licensed physician.
- Officials are eligible to receive 100% of the sport accident coverage and there are no deductibles. The insurance acts as primary coverage for players who do not have insurance of any kind. The insurance acts as secondary coverage for players who have insurance through their work or otherwise.

Adult Waiver Required: It is required that ALL MEMBERS of CARHA Hockey sign the Adult Waiver Form and can be provided in hardcopy format for distribution to your league members or emailed through our online waiver system.

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 such activity present itself, the insurance coverage provided by our organization may be jeopardized

Inclusivity & Hockey: CARHA Hockey is committed to promoting diversity, equity and inclusion both on and off the ice. The expectation from the association is that all members, including referees support and encourage an environment where everyone belongs

Pregnancy: CARHA Hockey welcomes the participation of pregnant women who wish to referee adult recreational hockey. For safety purposes, however, we recommend that you consult your physician prior to refereeing hockey. Please note that coverage does not extend to injuries sustained that affect the term of your pregnancy or the unborn fetus.

Please contact the following CARHA Hockey staff member for further information:

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CARHA  HOCKEY

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