



## Adult Recreational Hockey Membership Program



### Information Booklet for Adult Rec Hockey Players

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.

Some of the programs and services we offer include:

#### Added Benefits

- ✓ Use our [Tournament Finder](#) to find a tournament near you!
- ✓ Find a hockey team to play on through our Hockey Finder
- ✓ Many programs, promotions, and fun contests to enter
- ✓ Discounts to members in our CARHA Hockey [Online Shop](#)

#### Enter Your Team in One of CARHA Hockey's Hosted Events

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

#### Keeping you Safe with Hockey Insurance!

- ✓ \$5 million Commercial General Liability (per occurrence limit)
- ✓ \$5 million Excess Liability (per occurrence limit)
- ✓ \$10 million Player vs Player Liability Coverage
- ✓ On-ice sport accident medical, dental, and death benefits for each member

### WE'VE GOT YOU COVERED – Hockey Insurance

*CARHA Hockey is partnered with Lawrie Insurance Group who offer 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.*



Suite 610, 1420 Blair Place, Ottawa, ON K1J 9L8

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[info@carhahockey.ca](mailto:info@carhahockey.ca)

[carhahockey.ca](http://carhahockey.ca)

As there is a risk playing hockey, there are chances of you or someone else being injured while playing. As such, whether you play in a league, on an independent team or with a shinny group, CARHA Hockey has you protected while you play the game. Your coverage is in effect for the 2024 2025 hockey season. You can also take your coverage with you to other CARHA Hockey registered leagues or teams at no additional cost.

### Policy Date Change

For the upcoming 24/25 season, CARHA Hockey will be changing its insurance policy date, and the certificate of insurance will show coverage from October 1<sup>st</sup>, 2024, to June 1, 2025. This change is intended to align our coverage with our fiscal year so that we can budget accordingly if there are premium increases. Also, this will assist most of our leagues who need proof of coverage when booking their ice in the summer for the upcoming season. Please rest assured that those leagues that operate throughout the summer will have their coverage extended at no additional cost. You will receive an updated certificate of insurance in June 2025.

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



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## ON-ICE SPORT ACCIDENT COVERAGE

Some of the many dental and 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: \$5,000 max) (Reg. Nurse sublimit: \$50/hr-\$5,000 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 <small>(Full Facial Protection- no Mouth Guard required)</small>		\$2,000
Dental Coverage for Players <small>(Half Visor&amp; Helmet with Mouth Guard)</small>		\$1,500
Dental Coverage for Goalies <small>(CSA Approved Mask, Full Facial Protection - no Mouth Guard required)</small>		\$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 players are injured while on the ice playing hockey, they can submit claims using the Sport Accident Claim form or by contacting the CARHA Hockey office. The coverage extended will be contingent upon the policy particulars.

<https://carhahockey.ca/file-a-claim/>

- Claim forms must be signed off by a League Organizer or Team Representative;
- Claim forms can be submitted by fax, mail 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;
- Players 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.
- Players are eligible to receive 100% of the sport accident coverage and there are no deductibles. The insurance acts as primary coverage for players that have no insurance of any kind. The insurance acts as secondary coverage for players that have insurance through their work or otherwise;

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**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 team members or emailed through our online waiver system. As the team organizer it is your responsibility to provide this waiver to all team representatives to further distribute to players and ensure all waivers are completed.

**Important Notice:** CARHA Hockey and its insurers do not support the use of alcohol/cannabis 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 support and encourage an environment where everyone belongs.

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

Please contact one of the following CARHA Hockey staff members for further information.

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