



Adult Recreational Hockey Membership Program



Information Booklet for Referee Association Organizers

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 and your referee association with the following services and resources:

Keeping Officials Safe- Insurance

- ✓ \$5 million Commercial General Liability (per occurrence limit)
- ✓ \$5 million Excess Liability (per occurrence limit)
- ✓ \$250,000 Communicable Disease Exception (COVID-10 Policy)
- ✓ \$5 million Tenants Legal Liability coverage
- ✓ \$2 million Errors and Omissions coverage (per occurrence limit)
- ✓ On-ice accidental, medical, dental and death benefits for each member

Referee Association Resources and Learning Tools

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

National Referee Registry

- ✓ Exclusively available to CARHA Hockey Members, this online listing allows your officials to promote their services to teams, leagues, and tournaments nationwide, should you choose to promote this option to your referees

CARHA HOCKEY MEMBERSHIP PROGRAM

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 and your Referee Association 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.



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Commercial General Liability (CGL) includes \$5 million liability coverage (per occurrence) and Excess Liability \$5 million (per occurrence). Coverage extended to the following:

- Referee Association Executive
- Each referee under the Referee Association
- Volunteers associated with running the referee association
- Certificate of Insurance provided

In terms of the Referee Association Executive, the CGL provides coverage in the case of a liability suit arising from on-ice incidents. From the referee standpoint, this covers officials in the event legal action is taken against them as a result of their role in the game of hockey. Please note that should the incident be deemed criminal, this would fall outside the scope of a CGL policy.

Communicable Disease Exception - \$250,000 each claim: Protects the Referee Association Executives as well as officials should legal action being taken in relation to the contraction of COVID-19 within your Association. This coverage is from a liability standpoint and not sport accident policy related (medical treatment).

Errors and Omissions (up to \$2,000,000 per occurrence/ aggregate limit): Protects the Referee Association Executives and Directors from Officials or sponsors who claim or hold them responsible for failure of delivery of services as promised.

Tenants Legal Liability - \$5,000,000 (per occurrence): Covers legal liability for damage to property leased to or rented by the insured where the damage is caused the by the insured's operations and the insured is held legally liable.

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 your referees for dental and/or medical on-ice injuries they 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) (Ambulance: \$3,000 max) (Reg. Nurse sublimit: \$50/hr-\$3,000 max)		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: Should one of your officials become injured as a result of refereeing the game of 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.

- For referees that are injured under the association, they must have the form signed off by the Referee Association Representative;
- Claim forms can be submitted by fax or email along with receipts;
- Claims must be submitted within 90 days of injury. Claimants may submit receipts for up to one (1) year from date of injury;
- Coverages are in place providing members 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.
- Referees are eligible to receive 100% of the sport accident coverage and there are no deductibles. The insurance acts as primary coverage for referees that have no insurance of any kind. The insurance acts as secondary coverage for referees that have insurance through their work or otherwise;

Conditions for Insurance: Coverage is effective upon the commitment from the Referee Association Representative whether received verbally or otherwise. Claims may not be honored if the Referee Association is delinquent in administration with CARHA Hockey. Refereeing must be within the adult recreational/old-timer rules, be non-contact and all officials must wear CSA approved helmets.

Coverage Period Policy Date Change

For the upcoming 24/25 season, CARHA Hockey will be changing its insurance policy date, (both liability and on-ice accidental) and the certificate of insurance will show coverage from October 1st, 2024, to June 1, 2025. Coverage is valid anytime your officials are refereeing adult recreational hockey anywhere in Canada. Officials can referee non-CARHA Hockey member teams, leagues, and tournaments providing the hockey falls under adult rec hockey and it's rules. This includes games and tournaments.

Referee Association Registration: When registering your officials, all referees under the association are required to be registered. Referees can be added to the coverage at any time during your season. There are two options when registering your Association with CARHA Hockey.

- ✓ Option 1: The Referee Association Representative registers the Referee Association by logging into CARHA Hockey's online system and registers each referee individually under the Association. You must contact CARHA Hockey for your username and password first.
- ✓ Option 2: CARHA Hockey can register your association for you. Simply email a list of your referees and CARHA Hockey will register each referee under the association and contact the Referee Association Representative with the amount due.

CARHA Hockey Referee and Player Member (Ref Recurs): CARHA Hockey members are only required to submit their membership fee once during the 2024/2025 hockey season and are eligible to officiate and/or play on as many other CARHA Hockey registered leagues and teams as they wish. Officials will be extended coverage in both capacities. However, in order for the coverage to be valid, the CARHA Hockey member must be registered both as a player and as an Official separately.

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Age Eligibility for Referees: CARHA Hockey membership extends to referees ages 18 to 85 years. Officials over the age of 85 are eligible to receive the CARHA Hockey membership but will only be extended the liability coverage and will not receive the sport accident coverage. It is the Referee Association Representative's responsibility to have officials over the age of 85 sign and submit back the Overage Waiver form to CARHA Hockey.

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 referee members or emailed through our online waiver system. As the Referee Association Rep, it is your responsibility to provide this waiver to all referees.

Non-Resident of Canada Referees: CARHA Hockey referee membership cannot be extended to referees that are non-residents of Canada.

Outside of Canada coverage: Members are only covered with CARHA Hockey sanctioned events when refereeing in tournaments or games outside of Canada. We strongly advise officials to obtain travel insurance in the event of illness or accidental injury. With respect to the CGL coverage, there is worldwide coverage providing that any legal action is brought in Canada to be defended by the insurer.

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 officiate adult recreational hockey. For safety purposes, however, we recommend that officials consult their physician prior to refereeing hockey. Please note that coverage does not extend to injuries sustained that affect the term of the pregnancy or the unborn fetus.

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

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