



Adult Recreational Hockey Membership Program



Information Booklet for Team Representatives

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.

Whether you are a team organizer or hosting a tournament, CARHA Hockey is here to help and provide peace of mind. Some of the many services and resources we offer as part of your membership include:

Keeping the Team and your Player's Safe with Hockey Insurance!

- ✓ \$5 million Commercial General Liability (per occurrence limit)
- ✓ \$5 million Excess Liability (per occurrence limit)
- ✓ \$250,000 Communicable Disease Exception (COVID-19 Policy)
- ✓ \$5 million Tenants Legal Liability coverage
- ✓ \$2 million Errors and Omissions coverage (per occurrence limit)
- ✓ On-ice sport accident medical, dental, and death benefits for each member

Tournament Finder

- ✓ Use our [Tournament Finder](#) to find a tournament near you!

Live Stats Options: SportNinja

Exclusive for our member leagues, CARHA Hockey membership includes complimentary online live stats through SportNinja. Select one of these digital platforms at no charge for the upcoming season. To learn more about both options click [HERE](#)

Enter your team in one of our Major Sanctioned Events

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

Prizing

- ✓ We offer tournament, banquet, and MVP prizing. Prizing is available at wholesale prices [online](#).

CARHA HOCKEY MEMBERSHIP PROGRAM – Hockey Insurance

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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As there is a risk playing hockey, there are chances of you or someone else being injured while playing. As such, all members of CARHA Hockey are provided with peace of mind coverage that protects team reps and participating players while involved in CARHA approved events and activities.

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

- Team Representative
- Each player
- Facility/Arena
- Sponsors
- Timekeepers / Bench Personnel
- Volunteers associated with running the team
- Certificate of Insurance provided naming Municipality, City/Town as additional insured

In terms of the Team Representative, CGL provides coverage in the case of a liability suit arising from on-ice incidents. From the player standpoint, this covers players in the event legal action is taken against them as a result of the game of hockey. Please note that should the incident be deemed criminal, this would fall outside the scope of a CGL/Excess Liability policy.

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

Errors and Omissions - \$2,000,000 (per occurrence): Protects the Team Representative from players 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 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 is sued by another player as a result of an injury.



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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) (Ambulance: \$3,000 max) (Reg. Nurse submit: \$30/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: 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.

- Claim forms must be signed off by a 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 must be 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;
- Claims are processed by our brokers within a 10-15 day time frame.

Conditions for the Insurance: Coverage is effective upon the commitment from the Team Representative whether received verbally or otherwise. Claim forms may not be honored for teams delinquent in administration with CARHA Hockey. Play must be within the adult recreational/oldtimer ranks, be non-contact and all players must wear CSA approved helmets.

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.

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 players are playing with a CARHA Hockey adult rec hockey team anywhere in Canada (as long as they are registered on the team roster). Teams can play non-CARHA Hockey member teams and still have their coverage in place. This includes games, practices and tournaments. 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.



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Team Registration: As this is a team-based coverage, all players are required to be registered. Players can be added to the coverage at any time during your season. Contact a CARHA Hockey staff member to learn more about the various registration options to register the team and players.

Spare Players: For the 2024-25 season, the insurance underwriter requires that all players be registered and paid as full-time or temporary (substitute) members of CARHA Hockey. Here are the policy's details: 1) When a full-time member player is unable to attend a game, a temporary (substitute) member player can be substituted for the full-time member player. 2) A temporary (substitute) member player can ONLY play a total of five (5) substitution games within a given season for your team. 3) If a temporary (substitute) member plays more than five games, please contact CARHA Hockey, and we will add the player to your official roster for \$25 as full-time member. 4) It is important to note that exceeding these substitution limits will compromise the insurance coverage for the player and team. 5) Each team is now responsible for managing their substitute lists using the attached spreadsheet. Please ensure you keep this spreadsheet up to date. You no longer are required to notify CARHA Hockey of substitute (spare) player changes, except for #3 above. 6) When completing the 2024-25 registration form, you are only required to list and pay for full-time members players.

CARHA Hockey Players Participating with more than One CARHA Hockey Registered League or Team

(Rekurs): CARHA Hockey members are only required to submit their membership fee once during a hockey season (**October 1st, 2024, to June 1st, 2025**) and are eligible to play on as many other CARHA Hockey registered leagues and teams as they wish. This extends to referees as well. Referees, who are also players, will only have to submit their membership fee once and will have extended coverage in both capacities.

Underage and Overage Players: Players under the age of 16 are NOT permitted to play within a CARHA Hockey sanctioned team. Players between the age of 16 – 17 and over the age of 85 years are welcome to participate however, they must complete the Underage Waiver form (16-17 years of age) and the Overage Waiver form (85+) respectively. You are required to submit a copy of the form(s) to CARHA Hockey for your in-house file. Please note that underage players are not eligible for the on-ice accidental or liability coverage. Overage players are not eligible for the on-ice accidental component of the hockey insurance however they are covered for the \$10 million liability insurance. As such, because of this liability extension an overage player would still submit their membership fee.

Non-Resident of Canada Players: CARHA Hockey welcomes the participation of non-residents of Canada players; however, they must complete the Non-Resident of Canada Waiver form. These players are not included in the on-ice accidental or liability coverage and are not required to submit the membership fee.

Outside of Canada Coverage: Members are not covered for sport accident coverage when participating in tournaments or games outside of Canada unless they are sanctioned by CARHA Hockey. We strongly advise teams 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.



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Special Event Insurance - Application Process: Should your league be hosting and serving alcohol at an off-ice event such as a team banquet, AGM, tournament etc. in non-licensed establishment, it is recommended that a Special Event Application be completed for approval. Events must be directly related to the activity of adult recreational hockey. Golf tournaments and other sports do not qualify. The cost for Special Event Insurance is \$125.

Directors & Officers Liability – D&O coverage is excluded from the current membership policy. However, this coverage is available for a minimal additional cost to non-profit hockey groups only. The D&O Policy covers lawsuits that arise out of actual or alleged wrongful acts in the running of a league. This coverage is for the local league/organization itself, directors, officers and other volunteers. Should your group be approved for D&O coverage, you are required to sign the CARHA Hockey – D&O Approval form.

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 can 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 the pregnancy or the unborn fetus.

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

Ben Godwin

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CARHA  HOCKEY

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