



Insurance and Event Sanctioning

Risk Management



What I Need to Know as President

- What is the Hockey Canada Insurance Program?

The Hockey Canada Insurance Program is designed to be a secondary insurer for our participants. The policy is structured in a way that the participants' insurance pays first and Hockey Canada Insurance pays second. The premiums you pay are based on this and it is in an effort to keep your insurance costs down.



Coverage

- **What type of coverage do we have?**
- Comprehensive General Liability
- Accidental Death and Dismemberment
- Major Medical/ Dental Coverage
- Sexual Misconduct Liability Insurance
- Directors and Officers Liability Insurance



What Events are covered?

Low risk events such as:

- Raffle Ticket Sales
- Registration Booths in a Mall
- Proof of Insurance Requests from cities or towns for Ice Rental Agreements
- Special Development Programs
- Dry Land Training
- Rental of Facilities for meetings related to the function of the team or association
- Sanctioned Tournaments

NOTE: If you are not sure a particular event is covered, contact the HNS office. All of the above events are only sanctioned if approved by the HNS office.

Event sanction form on HNS web site must be completed.



What is required?

- Usually, the owner of the facility (school board for example) requests “Proof of Insurance” from the team and/or Local Association.
- The team or association outlining the details of the event fills out a Hockey Canada Certificate of Insurance Request Form (download from HNS web site) along with any other pertinent information about the event.
- The form is then forwarded to the Branch office for initial screening based upon the Insurance Certificate Criteria. If approved, the Branch forwards the information to BF Lorenzetti (Hockey Canada’s Insurance Broker) for completion of the actual certificate of insurance. Once the Branch receives this certificate, they will send it back to the Local Association or Club.



Who is covered?

- **What insurance is available for on ice events that involve outside participants ?**
- The Hockey Canada Insurance Program is designed to protect those who have paid the full premium and are registered members of the Local Association through the Branch. It is not designed for events that involve the general public or even parents of the players registered.
- If others involved with the on-ice activity are not members of the association then the event would not likely be sanctioned by the Branch and the Insurance Certificate would not be issued to cover the event.



Who is covered?

- Games or on ice events that involve players of different divisions are not permitted.
- Example- A Bantam team could take part in an event that involved players who play in the Midget division.



- QUESTIONS?

