



Adult Recreational Hockey Membership Program



Information Booklet for League Organizers

CARHA Hockey is a national, not for profit sport organization dedicated to providing resources and benefits to the adult recreational (old-timers and non-contact) hockey market in Canada. CARHA Hockey has offered specialized programming for adult rec hockey since 1975.

Whether you are running a league or a tournament, CARHA Hockey is here to help. Some of the many services and resources we offer as part of your membership include:

Keeping the League and your Players Safe with Hockey Insurance!

- ✓ \$10 million liability coverage
- ✓ \$5 million Directors and Officers coverage
- ✓ \$2 million Errors and Omissions coverage
- ✓ On-ice sport accident coverage

League Constitution and Bylaws

- ✓ Customized to suit your league
- ✓ CARHA Hockey Official Rule Book

Suspension Guidelines and Reporting

- ✓ A formal template for identifying and enforcing disciplinary actions set out in the constitution as identified in the CARHA Hockey Official Rule Book

League Website

- ✓ Customized League Website: Complimentary hosting
- ✓ Hockey Scheduling Application: Built directly into the website. Leagues are able to create their schedule without all of the work and aggravation. This can also be seamlessly added to your existing website (should you decide to stay with your current site)
- ✓ Scheduling Services: Let CARHA Hockey develop your schedule for you – we can create and build your schedule
- ✓ Stats Tracker: Built directly into the website, you can automatically track your team and player stats
- ✓ Mobile Hockey 1.0: Players can access league schedules, stats, etc. from any mobile device
- ✓ Game sheets: Printable from your league website or 3 carbon copy game sheets are available

League or Tournament Promotion

- ✓ Expanding or looking to grow your league or tournament? Let us promote your league and/or tournament by taking advantage of our marketing channels

Prizing

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

CARHA HOCKEY MEMBERSHIP PROGRAM – Hockey Insurance

CARHA Hockey is partnered with Dan Lawrie Insurance Brokers who offer one of the most affordable hockey programs available. CGL and Accident benefits are both underwritten by Everest Insurance Company of Canada and are subject to the actual terms and conditions of the insurance policy in force during the period of membership.

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 worry-free coverage that protects League Organizers, Team Representatives and participating players while involved in CARHA approved events and activities.

Commercial General Liability (CGL) includes \$10 million liability coverage (per incident) extended to the following:

- League Executives
- Each player
- Facility/Arena
- Sponsors
- Timekeepers / Bench Personnel
- Volunteers associate with running the league/team
- Certificate of Insurance provided naming Municipality, City/Town as additional insured

In terms of the League Executive, CGL provides coverage in the case of a liability suit arising from on-ice incidents. From the players' standpoint, this covers them 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, these would fall outside the scope of a CGL policy.

Directors and Officers (up to \$5,000,000): Provides financial protection to the league's Board of Management and/or Directors in the event that they are held responsible in conjunction with the performance of their duties as it relates to the league.

Errors and Omissions (up to \$2,000,000): Protects the League Executives and Directors from players or sponsors who claim or hold them responsible for failure of delivery of services as promised.

Tenants Legal Liability (up to \$5,000,000): 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. It is important to note that most General Liability policies exclude Sports Participants Liability making this a unique offering for CARHA Hockey members.

On-Ice Sport Accident Coverage: Players in your league are covered for any dental and/or medical on-ice injuries sustained as a result of playing hockey.

ON-ICE SPORT ACCIDENT COVERAGE

Some of the many dental and medical benefits available to you include the following:

Player Dental Coverage - Full facial protection (no mouth guard required)	Up to \$2000
Player Dental Coverage - Half visor with mouth guard	Up to \$1500
Goalie Dental Coverage - Full facial protection (no mouth guard required)	Up to \$1500
Referee Dental Coverage - Half visor (no mouth guard required)	Up to \$2000
Accidental Death Benefit (as a direct result of playing hockey)	Up to \$20,000
Prescription Drugs, Registered Nurse, Licensed Ambulance (hockey related injury)	Up to \$5,000
Psychological Therapy	Up to \$5,000
Physiotherapist / Chiropractor	Up to \$750
Neuropsychology	Up to \$750
Massage / Athletic Therapy (\$50/session)	Up to \$750
Hearing Aids, Crutches, Splints, Casts, Orthopedic devices, Trusses, Medical braces	Up to \$750
Fracture Benefit	Up to \$500
Bereavement Benefit	Up to \$1000
Compassion Benefit	Up to \$500
MRIs	No Coverage
Loss of Wages	No Coverage

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 League Organizer or Team Representative;
- 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;
- 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;
- 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 League Organizer whether received verbally or otherwise. Claim forms may not be honored for leagues and 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.

Coverage Period: The insurance coverage (both liability and on-ice accidental) is in effect October 1st to September 30th each year (includes summer hockey). Coverage is valid anytime your players are playing with a CARHA Hockey adult rec hockey team anywhere in Canada. Teams can play non-CARHA Hockey member teams and still have their coverage in place. This includes games, practices and tournaments.

League Registration: As this is a league 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 league and players.

Spare Players: Spare players are permitted to play up to five (5) games at no cost and will have the insurance extended to them while playing in this capacity. When a player participates in a 6th game they are considered full time and are required to submit the full membership fee. Eligible spare players are based on the number of full time, paid players on the roster. There are a maximum number of spares permitted per team/league. Please speak with a CARHA Hockey staff member for more information.

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 to September 30th) 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 18 years or over the age of 85 years are welcome to participate however, they must complete the [Underage Waiver form](#) and the [Overage Waiver form](#) respectively. We ask you 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.

Social Certificates: Should your league be hosting and serving alcohol at an off-ice event or fundraiser, it is recommended that a CARHA Hockey Social Certificate be purchased. Events that require a Social Certificate would include banquets, Christmas parties, year-end functions, etc. Liability coverage as well as the Host Liquor Liability coverage (in conjunction with your valid special occasion / liquor permit) is provided. The cost for the Social Certificate is \$95.00. Please contact a CARHA Hockey staff member for more information.

Hosting Tournaments: Should the league be hosting a tournament with teams participating from outside the league, we recommend you consider our [Host Tournament](#) liability program to ensure the tournament organizers are covered.

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 can be jeopardized.

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 the following CARHA Hockey staff member for further information](#)

Karen Hodgson
Membership Programs
khodgson@carhahockey.ca

Laurie Snider
Membership & Referee Programs
lsnider@carhahockey.ca

Angelina Fonzo
Sport Accident Claims
afonzo@carhahockey.ca