Revised 2005-2006

Safety Requires Teamwork

An information guide to Hockey Canada's Risk Management and National Insurance Programs

Safety For All

A Guide to Understanding Bullying, Harassment and Abuse For Parents and Guardians

HOCKEY CANADA

CANADA

also available at www.hockeycanada.ca

This insurance coverage is part of a Trust Agreement. The extent of this Trust Agreement cannot be accurately reflected in a booklet the size of “Safety Requires Teamwork”.

Therefore, this booklet contains a general description of the Hockey Canada Insurance Program and its features. If there is a discrepancy between this booklet and the master policy, then the terms and provisions of the master policies shall take precedence. If you wish to view the policy documents, you are entitled to do so and may visit any Branch of Hockey Canada at reasonable times for this purpose (see inside Safety For All cover for addresses and phone numbers).

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CANADA

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IMPORTANT CONTACTS

HOCKEY Tel. No.
Coach : _____
Manager : _____
Association President : _____

EMERGENCY Tel No.
Ambulance : _____
Police : _____
Fire Department : _____
Doctor : _____
Dentist : _____

OTHERS Tel No.
Arena Office : _____
Local Parks & Recreation : _____

MISSION STATEMENT

The mission of Hockey Canada is to lead, develop, and promote positive hockey experiences

HOCKEY CANADA STRUCTURE

Hockey Canada links players, coaches and others involved in local minor hockey associations across Canada to all other provincial, national and international hockey bodies. The local association is a member of the Branch and the Branch is a member of Hockey Canada. In turn, Hockey Canada is a member of the International Ice Hockey Federation.

ROLE OF HOCKEY CANADA

Organized hockey in Canada is governed by Hockey Canada, the sole governing body recognized by the Federal Government. In 2003, the CHA became known as Hockey Canada. The CHA was formed in July 1994 when the ongoing hockey operations of the Canadian Amateur Hockey Association and Hockey Canada were combined. The Canadian Amateur Hockey Association was formed in 1914 and focused on the governing of amateur hockey in Canada. Hockey Canada was formed in 1969 to operate Canada's National Team in order to improve its performance at international events.

Hockey Canada is founded on the following objectives:

- to foster and encourage the sport of hockey throughout Canada
- to foster and encourage leadership programs in all areas related to the development of hockey in Canada
- to promote and encourage the foundation of provincial and intercollegiate hockey associations as local governing bodies
- to establish and maintain a uniform test of amateur standing and uniform playing rules for organized hockey
- to affiliate with and cooperate with other national and international hockey organizations
- to conduct inter-branch and international contests of organized hockey

Hockey Canada also provides a forum for other partners in organized hockey in Canada to offer input into the governing of the game. The Canadian Hockey League (CHL) and Canadian Inter-University Sport (CIS) both have representatives on the Hockey Canada's Board of Directors, while the Canadian Colleges Athletic Association (CCAA) have representation on Hockey Canada's Development Council. These organizations are affiliated with Hockey Canada, but maintain autonomy over their own eligibility and playing rules.

Hockey Canada also brings representatives of professional hockey to the table. The professional game in both Canada and the United States is governed by the National Hockey League (NHL) and other associated professional leagues. The NHL and the National Hockey League Players' Association (NHLPA) both have representatives on the Hockey Canada Board of Directors, and are actively involved in providing professional players and developing policies for Canada's national team entries into Olympic and other international competitions.

International competition is controlled by the IIHF, of which Hockey Canada is a member. For Canadians, international hockey involves players, coaches, officials and administrators, both from the professional and amateur ranks.

With the exception of Ontario, which includes three Branches, each province is organized as one Branch of Hockey Canada. Further, the Northwest Territories have a Branch of Hockey Canada.

The Hockey Canada Board of Directors consists of seven (7) Officers, the thirteen (13) Branch Presidents, five (5) Council Representatives along with the Referee-In-Chief and Director of International Operations. The Board is responsible for making decisions regarding all policies, rules and regulations for Hockey Canada.

The Hockey Canada structure also includes five councils which address the following estates of hockey: minor, senior, junior, female and development. Each of these Councils is headed by a chairperson and membership of the Councils consists of one representative from each of the Branches. The Councils develop and recommend the policy applicable to their area of hockey, and forward these recommendations to the Board of Directors.

INTRODUCTION TO RISK MANAGEMENT

Accidents can and do happen anywhere, anytime to anyone. This is especially true in sports which involve physical contact, like hockey.

Whenever physical contact is involved, there is always the potential for serious injuries. When serious injuries occur, they can inflict tremendous hardship on injured parties and their families, often for a lifetime. In addition, serious injuries also involve the threat of lawsuits where people and organizations are sued for negligence.

This is where risk management becomes important. Risk management includes identifying, assessing and eliminating or minimizing risks in an activity, in this case, organized hockey. Risk management requires all participants in organized hockey to play specific roles in order to prevent accidents and injuries before they happen.

This manual will help you, the hockey participant, to recognize the basic concepts of risk management, and more importantly, understand the role that you must play to make hockey a safer game for all participants. This not only involves identifying and eliminating or minimizing risks, but instilling important values in participants such as respect for the rules and other participants.

This manual also provides you with a user-friendly guide to the features and procedures of Hockey Canada's National Insurance Program. Insurance is the last component of an effective risk management program, as it provides protection for all participants against the consequences of unavoidable risks.

Although this manual outlines the National Insurance Program, it is important to emphasize that unless the risk management activities of identifying, assessing and minimizing or eliminating risks are effective, no insurance fund will be adequate for all the claims which would arise from such unmanaged risk exposure. In short, risk management is our first line of defense; insurance is our last line of defense.

With 4.2 million Canadians involved in organized hockey, including 500,000 players, 75,000 coaches, 30,000 officials, 100,000 volunteers and 300,000 involved parents, Hockey Canada feels it has a responsibility to educate all stakeholders about risk management, and the roles they must play on hockey's risk management team.

Remember, risk management is like electricity - it is present for as long as we are prepared to generate it.

RISK MANAGEMENT

WHAT'S IT ALL ABOUT?

Definition: Risk management is the process by which an organization identifies, assesses, controls and minimizes the risk of bodily injury or financial loss arising from its activities.

In organized hockey, risk management is the process by which a Branch, Association, League or Team reviews its activities, programs and operating procedures (including buildings and staff) to identify, understand and insure against the everyday risks confronted in operating an organized hockey program.

Risk management consists of four (4) basic steps, performed in a logical sequence:

Step 1: Identify the risks connected with an activity (eg. game, locker room, arena parking lot, travel).
Step 2: Assess the relative significance of all on-ice and off-ice risks.
Step 3: Eliminate or minimize identified risks.
Step 4: Provide protection against unavoidable risks. This can include insurance coverage.

Risk Management: The First Line of Defence

It's important to remember that unless the first three steps are carried out effectively, insurance or other funds which may be set aside, will be inadequate. They will not be able to contain the claims that would arise from a risk exposure that is uncontrolled and unmanaged.

RISK MANAGEMENT IS OUR FIRST LINE OF DEFENCE

SAFETY REQUIRES TEAMWORK: WHO IS INVOLVED?

While there are some aspects of risk management, notably those dealing with the evaluation of risks and the selection of financing options, that require advanced training and expertise, there are areas where we must all play a role. This is especially true in the first and third steps: identifying, and minimizing or eliminating avoidable risks.

Which of the following roles do you play on the risk management team?:

- players
- coaches
- trainers/safety people
- administrators
- parents
- on-ice officials (referees and linesmen)
- off-ice officials
- other volunteers (managers, statisticians)
- spectators
- arena management and employees

WHAT ROLE DO YOU PLAY?: THE IDENTIFICATION, MINIMIZATION AND ELIMINATION OF RISKS

All of these risk management team members have a responsibility to contribute to the identification, minimization and elimination of risks. The following are some examples of identified risks and suggested procedures to minimize or eliminate them:

A. You are a parent, and while watching your child play you notice that the players' bench gate sticks out beyond the boards. What should you do?

Action:

1. Immediately bring the problem to the attention of the coach. Perhaps there is a temporary repair which can be made.
2. Alert the arena staff and follow-up in writing.
3. If the situation has not been rectified, write the Recreation Manager and/or the Mayor of your municipality.

B. You are a player, and you have incurred your third groin pull injury of the season. What should you do?

Action:

1. Consult your physician and/or another medical professional regarding the proper methods to strengthen this area. You might want to consider adopting an in-season conditioning program and an off-season conditioning program in the summer to minimize the potential of a more serious injury or a recurrence of the same injury.

2. If you are not already in the habit of completing a proper warm-up procedure before every game, practice, or dry-land training session, consult your physician or another medical professional who may be able to put together a suitable warm-up for you.

C. You are responsible for purchasing ice time on behalf of your minor hockey association. You are reading through the Rink Rental Agreement and come across the phrase, "- - - the Lessee hereby saves and holds harmless the Lessor - - -". What should you do?

Action:

1. Read the agreement very carefully to ensure you are not accepting more responsibility than you believe you should.
2. If you are uncomfortable or uncertain of the full meaning of the contract, then do not sign it.
3. If the contract requires minor hockey to indemnify and hold harmless the municipality or facility owner, and if it does not contain a phrase limiting minor hockey's responsibilities to claims arising from minor hockey activities, then the following should be added to the indemnification and hold harmless section of the agreement "except claims arising from the negligence or responsibility of the lessor/municipality or facility owner".
4. In the event you are still confused over the contract wording, obtain assistance from someone else within your Branch or minor hockey association.
5. Do not sign the contract if you are not fully confident in your understanding of it.

D. You are a coach, and it is your first year coaching a boys competitive team. None of the players on your final roster have played hockey with body checking before. Your players are eager to start body checking but you want to ensure that they develop the proper fundamental checking skills and a sense of respect for rules and others. What should you do?

Action:

1. Teach your players safe and effective checking skills using proper teaching progressions. To help you, contact your association or Branch office to see how you can purchase or borrow a copy of the video, NCCP Checking. You should also obtain a copy of the video "Smart Hockey with Mike Bossy", which includes ideas for teaching players the proper techniques for giving and receiving checks, while emphasizing safety

and respect for opponents. It is essential that players learn safe and effective checking skills in a non-threatening environment.
2. Instill a sense of respect for opponents, officials, rules, teammates, coaches and volunteers in your players and volunteers. This helps all involved to keep the game in its proper perspective and to remember that there is much more to hockey than just winning games.
3. You must teach your players about the dangers of hitting from behind: players should never bump, push or check an opponent from behind, especially one who is in the danger zone – the three to four metres in front of the boards.

E. Your midget team is involved in a hockey tournament four hours away from home. As team manager, you booked hotel rooms for your players, coaches and parents. On arriving at the hotel, you discover that the players' rooms are situated in a different area from the coaches' and parents' rooms. What should you do?

Action:
1. Determine if it is possible to properly supervise the players with your present accommodations.
2. Check with one of the hotel managers to determine if there is a block of rooms available to accommodate players, coaches and parents in the same area.
3. If neither of these options are feasible, you may want to investigate the possibility of moving to another hotel which can meet your accommodation needs during the tournament.
4. Ask parents to assist you and the coaches with supervising the players.
5. Next time you book rooms for an overnight trip, book early and ensure that you emphasize the necessity for all your rooms to be in the same area of the hotel.

F. You were not at your Junior B hockey team's Directors' meeting and in your absence you were elected as the person responsible to co-ordinate a fundraiser. You determine that a dance is the ideal fundraiser but you have many safety concerns. What should you do?

Action:
1. Contact your Branch office to ensure that your fundraiser meets Branch/ Hockey Canada sanctioning guidelines.
2. Read your hall rental agreement and liquor license very carefully. Remember that your name is the only one on both of these contracts. Make sure that you and others in your organization abide by the terms of these contracts.
3. Hire or solicit bartenders with experience. You require someone who knows how and when to stop serving some of your patrons.
4. Get people you trust to work the door and act as security before, during and after the dance.
5. Contact your local police department to determine the cost of hiring police officers to help with security during the event. Inform the police of your event.

G. You are responsible for the operation and staffing of the arena concession on behalf of your minor hockey association. It is September and you have just recruited a group of responsible, trustworthy volunteers to work at the concession throughout the season. You want to ensure that the concession is operated in a safe and efficient manner. What should you do?

Action:
1. Confirm your responsibilities and liabilities within the rink rental agreement.
2. Hold a concession orientation session for a core group of responsible volunteers, making sure to involve the arena manager. Ensure that your volunteers are trained adequately in all operations of the concession, paying special attention to potentially dangerous appliances such as deep friers, popcorn poppers, coffee makers and other potential hazards. You should also make sure your volunteers are always looking for potential risks such as wet floors in and around the concession area.
3. Develop a schedule whereby one member of this core group of volunteers is working in the concession whenever it is open. Ideally, one

responsible volunteer who participated in your training course should be present whenever the concession is open. Devise an alternate plan to accommodate any volunteer who is sick or is unable to make their shift.

4. Implement proper inventory control and accounting procedures to protect you from potential theft, and you and your volunteers from any criticism.

H. You are a referee, and in the second period of a tightly contested game, the visiting team scores three quick goals to go up 6-2. Subsequently, the game deteriorates into a contest of cheap shots and intimidation tactics. What should you do?

Action:

1. Call all infractions as defined by the Rule Book, regardless of the score or time of game.
2. If, after assessing numerous penalties, there is no apparent change in behaviour, consult with the coaches and ask for their assistance in changing the players' behaviour.
3. If the poor conduct still persists, continue calling every penalty as defined by the Rule Book. At the conclusion of the game, file a report with the league convener outlining the poor conduct and lack of cooperation you received.

I. You are a trainer/safety person on a minor hockey team, and while in the dressing room, getting ready for the game, you observe two players pushing and shoving each other. The players, both in full equipment including skates, wrestle each other to the floor, knocking sticks and other equipment to the floor. What should you do?

Action:

1. Intervene immediately and instruct the players to stop the horseplay. Inform the coaching staff about the incident and work with the coaches to educate the players about the danger of horseplay in the dressing room, especially while wearing skates.
2. Ensure that the dressing room floor is kept free of debris, including equipment.

J. You are an arena employee working the late shift on Friday night. As you start the ice resurfacing machine, one of the players from the final game informs you that there is a huge gash in the ice surface just inside the blue line. What should you do?

Action:

1. Repair the hole immediately. Document the location, time, repair made and the player who brought it to your attention.
2. Alert the morning arena staff of the problem area and request they inspect it to make certain it is safe, before anyone goes on the ice surface.

FAIR PLAY CODES

PLAYERS

- I will play hockey because I want to, not just because others or coaches want me to.
- I will play by the rules of hockey, and in the spirit of the game.
- I will control my temper – fighting and “mouthing off” can spoil the activity for everybody.
- I will respect my opponents.
- I will do my best to be a true team player.
- I will remember that winning isn’t everything - that having fun, improving skills, making friends and doing my best are also important.
- I will acknowledge all good plays/ performances – those of my team and of my opponents.
- I will remember that coaches and officials are there to help me. I will accept their decisions and show them respect.

COACHES

- I will be reasonable when scheduling games and practices, remembering that players have other interests and obligations.
- I will teach my players to play fairly and to respect the rules, officials and opponents.
- I will ensure that all players get equal instruction, support and playing time.
- I will not ridicule or yell at my players for making mistakes or for performing poorly. I will remember that players play to have fun and must be encouraged to have confidence in themselves.
- I will make sure that equipment and facilities are safe and match the players’ ages and abilities.
- I will remember that participants need a coach they can respect. I will be generous with praise and set a good example.
- I will obtain proper training and continue to upgrade my coaching skills.
- I will work in cooperation with officials for the benefit of the game.

PARENTS

- I will not force my child to participate in hockey.
- I will remember that my child plays hockey for his or her enjoyment, not for mine.
- I will encourage my child to play by the rules and to resolve conflicts without resorting to hostility or violence.
- I will teach my child that doing one's best is as important as winning, so that my child will never feel defeated by the outcome of a game.
- I will make my child feel like a winner every time by offering praise for competing fairly and trying hard.
- I will never ridicule or yell at my child for making a mistake or losing a game.
- I will remember that children learn best by example. I will applaud good plays/ performances by both my child's team and their opponents.
- I will never question the officials' judgement or honesty in public.
- I will support all efforts to remove verbal and physical abuse from children's hockey games.
- I will respect and show appreciation for the volunteer coaches who give their time to coach hockey for my child.

OFFICIALS

- I will make sure that every player has a reasonable opportunity to perform to the best of his or her ability, within the limits of the rules.
- I will avoid or put an end to any situation that threatens the safety of the players.
- I will maintain a healthy atmosphere and environment for competition.
- I will not permit the intimidation of any player either by word or by action. I will not tolerate unacceptable conduct toward myself, other officials, players or spectators.
- I will be consistent and objective in calling all infractions, regardless of my personal feelings toward a team or individual player.
- I will handle all conflicts firmly but with dignity.
- I accept my role as a teacher and role model for fair play, especially with young participants.
- I will be open to discussion and contact with the players before and after the game.
- I will remain open to constructive criticism and show respect and consideration for different points of view.
- I will obtain proper training and continue to upgrade my officiating skills.
- I will work in cooperation with coaches for the benefit of the game.

SPECTATORS

- I will remember that participants play hockey for their enjoyment. They are not playing to entertain me.
- I will not have unrealistic expectations. I will remember that players are not professionals and cannot be judged by professional standards.
- I will respect the officials' decisions and I will encourage participants to do the same.
- I will never ridicule a player for making a mistake during a game. I will give positive comments that motivate and encourage continued effort.
- I will condemn the use of violence in any form and will express my disapproval in an appropriate manner to coaches and league officials.
- I will show respect for my team's opponents, because without them there would be no game.
- I will not use bad language, nor will I harass players, coaches, officials or other spectators.

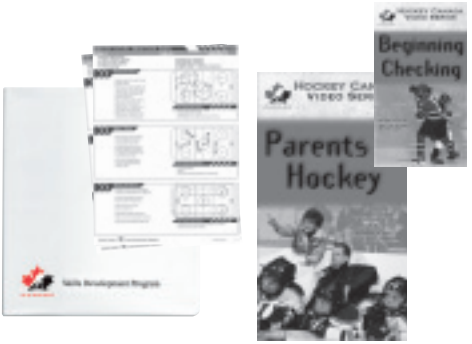
LEAGUE ORGANIZERS

- I will do my best to see that all players are given the same chance to participate, regardless of gender, ability, ethnic background or race.
- I will absolutely discourage any sport program from becoming primarily an entertainment for the spectator.
- I will make sure that all equipment and facilities are safe and match the athletes' ages and abilities.
- I will make sure that the age and maturing level of the participants are considered in program development, rule enforcement and scheduling.
- I will remember that play is done for its own sake and make sure that winning is kept in proper perspective.
- I will distribute the fair play codes to spectators, coaches, athletes, officials, parents and media.
- I will make sure that coaches and officials are capable of promoting fair play as well as the development of good technical skills and I will encourage them to become certified.

RISK MANAGEMENT RESOURCES

are available by contacting

BREAKAWAY



Shop online at www.hockeycanada.ca or call 1-800-667-2242 to obtain a free copy of Breakaway's catalogue

EMERGENCY ACTION PLAN

Accidents can happen anytime, anywhere to anyone. Therefore, to be prepared in the event of serious injuries, every team must establish an Emergency Action Plan (EAP).

The EAP requires the appointment of three (3) individuals to specific roles, which they would assume in the event of a medical emergency. The EAP should be rehearsed at various times throughout the season:

PERSON IN CHARGE

- The most qualified person available with training in emergency control, first aid or the Hockey Canada Safety Program
- Familiarizes themselves with arena emergency equipment
- Takes control of an emergency situation until a medical authority arrives
- Assesses severity of an injury

CALL PERSON

- Makes call for emergency assistance
- Knows location of emergency telephones in every facility
- Knows list of emergency telephone numbers
- Knows best directions to arena
- Knows best route in and out of arena for ambulance crew

CONTROL PERSON

- Controls crowd and other players and keeps them away from Person in Charge and injured player
- Ensures proper room to work for Person In Charge and ambulance crew
- Discusses Emergency Action Plan with Arena Staff, Officials, Opponents
- Ensures that the route for the ambulance crew is clear and available
- Seeks highly trained medical personnel (ie. MD, Nurse) if requested by Person In Charge

A video outlining the roles and procedures for the EAP is available from your Branch office or Breakaway at 1-800-667-2242.

NEGLIGENCE
THE REALITY OF LITIGATION

Everyone realizes that accidents sometimes happen. A little thought will lead to an equally clear conclusion — sometimes an accident could have been avoided by exercising more care. Sometimes "accidents" which lead to injuries were caused by negligence.

Negligence is a legal concept of fault or blameworthiness which, stripped of complicated terminology to its essential components, means that someone failed to do something he or she should have done, or did something that he or she should not have done. The standard of conduct the law expects is that of the reasonable person, having regard to all the factual circumstances of the case.

Where an injured person (the Plaintiff) believes that his or her injuries were caused by the negligence of someone else, he or she has the right to commence a lawsuit claiming an amount of money (damages) from the allegedly negligent person (the Defendant). Damages may be claimed for losses of two types: monetary losses, such as medical expenses, loss of wages, and the costs of care; and non-monetary losses for pain and suffering and loss of enjoyment of life.

In our legal system, the issues raised in lawsuits by the Plaintiff and the Defendant are decided after a trial by a trial judge or judge and jury. The Plaintiff has an onus of proving both the negligence of the Defendant and the amount of the damages he or she claims on a "balance of probabilities". This means that the Plaintiff must show, through evidence, that it is more likely than not that the Defendant failed to do what was reasonable in all the circumstances of the case, and that the Defendant's unreasonable conduct caused the Plaintiff to suffer harm of some kind.

The amount of damages which a court might award to an injured Plaintiff will vary depending on the severity of the injuries suffered. A very serious, permanent injury which was caused by negligence may legitimately lead to significant damage awards. Even relatively minor injuries, from which the Plaintiff makes a full recovery, may justify an award of thousands of dollars in damages. Damages are not, in the great majority of cases, intended to fine or punish the Defendant. They are only to compensate the Plaintiff.

The litigation process may be slow moving. Cases often take several years or even longer to reach trial. It frequently appears inefficient or cumbersome to those involved in lawsuits. Any lawsuit will cause the parties on both sides a certain amount of anxiety, inconvenience and expense. Involvement in a lawsuit is seldom an experience that is enjoyed by anyone, whether Plaintiff or Defendant.

There are risks of injury in almost every activity. Hockey is a vigorous, physical game played at high speeds, which carries with it obvious inherent risks, both to participants and to spectators. The courts recognize that the standards of reasonable conduct applicable to hockey players during practices and games are not the same standards which apply on the streets or at social gatherings. However, hockey players are not immune from potential liability for negligence. Deliberate cheap shots and fighting which result in injury to other players may well lead to legal liability. Where it results in physical injuries to another person, unnecessary roughhousing, showing off or fooling around which isn't part of the game might also be criticized by the courts, whether it occurs on the ice, on the bench or in the dressing room. Coaches and others who encourage or condone such actions might also be held responsible for any injury that results. All participants should attempt at all times to ensure that hockey is played cleanly and fairly, that dangerous activities which are not part of the game are avoided, and that everyone treats others with the same care, consideration and respect he or she hopes to receive in return. The reason isn't only to avoid potential lawsuits. Remember, no amount of money, no matter how large, can restore the physical health, remove the scars, or erase the pain of an injured person.

PURPOSE
OF THE INSURANCE PROGRAM

The Insurance Program must ensure that adequate financial resources are in place to compensate those who are injured or who have suffered a financial loss as the result of their involvement in hockey. It involves good financial management, so that funds are in place to meet claims obligations when they fall due. It also includes establishing control mechanisms so that only genuine claims are reimbursed.

Insurance is one important method of handling claims, but only when it is practical, possible and cost-effective. Ironically, insurance is not available to cover many hockey-related risk exposures, as many times the desired coverage is simply unaffordable.

Hockey Canada has constructed a National Insurance Program to provide financial resources to help deal with the cost of risks which confront organized hockey.

Hockey is managed primarily by extremely dedicated volunteers. The real purpose of this section is to provide guidance when decisions are being made which may affect the degree of risk assumed by a League or Team.

Every effort has been made to make this section as helpful and comprehensive as possible. If any doubt remains about a specific situation, please consult your Branch or the Hockey Canada National Office.

ARE YOU COVERED?

Hockey Canada and each of the Branches of which Hockey Canada is comprised is specifically named as an insured, and all sub-associations, leagues and teams which form a part of Hockey Canada. It includes any officer, director, employee, coach, volunteer worker, instructor, referee, or member of a Committee **while acting within the scope of his or her duties**. It includes members of any teams, leagues, Branch teams, division teams, national teams or international teams provided all are registered with or affiliated with Hockey Canada. It includes any sponsor of any team or Hockey Canada, but only with respect to his, her or their liability as such; and it includes any owner of any insured team.

Note: A volunteer is a non-paid person donating his or her time and who is assigned specific duties and for whom a premium has been paid.

When are you covered?

1. Hockey Canada/Branch sanctioned events (league games, tournaments, practices, training camps, sanctioned fundraisers) when playing member teams only!
2. Transportation directly to and from the arena or venue.
3. Accommodations while billeted or at a hotel during a Hockey Canada/ Branch sanctioned hockey activity.

FEATURES
OF THE INSURANCE PROGRAM

TYPES OF COVERAGE

Comprehensive General Liability

The liability coverage is designed to cover Hockey Canada members for their on and off-ice activities while participating in Hockey Canada sanctioned hockey events.

This coverage responds on behalf of an individual who has paid a premium or had a premium paid on their behalf, and who is named as a defendant in a lawsuit alleging that, that individual was negligent doing whatever it was they were alleged to have done or did not do what they should have done and thereby contributed to the personal injury the claimant incurred.

The Hockey Canada Liability Policy will provide up to $20,000,000 of coverage with respect to a single liability occurrence, as dictated by the terms and conditions of the policy. Any additional costs that are over and above the $20,000,000 limit must be borne by the named individuals and/or their respective homeowner's insurance, to the extent that may apply.

The policy is designed to cover most events your team would be involved in. For example, if a Minor Hockey Association were to rent a bus and driver to transport a team to a game or tournament sanctioned by the Branch, and if that vehicle was in an accident and a number of players suffered serious injuries and a lawsuit ensued, then the liability coverage placed on that vehicle by the owners, would respond to any claims which might arise, and should that coverage be insufficient to respond to all of the damages awarded, then the Hockey Canada coverage/policy would respond as the secondary carrier to the maximum allowable by the policy.

Liability Coverage

The Hockey Canada Liability Coverage is a General Liability Insurance Policy designed to respond on behalf of any of the registered participants in the game including players, coaches, managers, trainers, on and off-ice officials and volunteers.

This Policy is a Personal Injury and Property Damage Policy.

Personal Injury - Example, a player receives a serious injury during a sanctioned game and as a result of that injury, a lawsuit arises. If you, as a coach, are named as one of the defendants in that lawsuit, alleging that you were negligent by “not doing something you should have done” or “doing something you should not have done”, then the Hockey Canada Liability Policy would respond on your behalf in defending you in that action from the first dollar.

Property Damage - Example, a team was in its dressing room prior to the start of the game, and while the coach was absent, a number of players started ‘horsing-around’ which resulted in damage being done to the walls of the dressing room. A claim was made by the facility owner for recovery of costs incurred to repair the damage. If the coach was named as being negligent for not properly supervising the players, then the Hockey Canada Off-ice Policy would defend his interests. It should be pointed out that in the property damage area of the Policy there is a $5,000 deductible.
In addition, it should be noted that there are exclusions within the Policy wherein the Policy would not respond on behalf of any individual where it is shown that the claim has arisen as a result of an intentional act by the defendant.

Accidental Death & Dismemberment
The following outlines Accidental Death and Dismemberment coverage.
Note: These benefits cover members against accidental injury or death only while participating in Hockey Canada sanctioned activities.
This portion covers very serious, permanent injuries which might occur while participating in a Hockey Canada/Branch sanctioned activity. Unlike Major Medical/Dental coverages, this coverage is in addition to any other similar coverage an eligible participant may carry.

Benefits

When injury results in any one of the following losses within 365 days after the date of the accident, Hockey Canada will compensate for the total permanent loss of use of, or severance of:

Life	$ 25,000
both legs	$ 45,000
entire sight of both eyes	$ 50,000
one leg	$ 30,000
one arm	$ 30,000
entire sight of one eye	$ 35,000
one hand or one foot	$ 30,000
both hands or both feet	$ 45,000
one hand and the entire sight of one eye	$ 45,000
one foot and the entire sight of one eye	$ 45,000
Paraplegia, Hemiplegia, Quadriplegia	$ 1,000,000

Major Medical/Dental Coverage

This insurance augments Provincial, Medical and Hospital plans. It covers players, coaches, referees and other designated volunteers against accidents which occur during participation in a Hockey Canada/Branch sanctioned activity.

This plan is designed to provide coverage for those who might otherwise not be covered by any other group health insurance plan. It can also serve as a supplement to other similar coverage an individual or family may hold, to achieve maximum allowable coverage. It is not applicable as an addition when another plan's coverage meets or exceeds the allowable amount.

Dental: This plan operates under the same guidelines as the Major Medical coverage.

Accidental Dental expense benefit

When accidental injury to whole or sound teeth shall, within 30 days, require treatment, the plan will pay for reasonable expenses actually incurred within 52 weeks after the date of the accident.

Maximum $1,000 per tooth

Maximum $2,000 per accident

If, due to the age of the covered members, dental development is not sufficient to permit treatment within 52 weeks, a report from the dentist or dental surgeon is required within 90 days of the date of accident, stating pertinent facts as to the damage. On receipt of a satisfactory report, the incurred expenses will be paid, subject to a maximum future treatment limit of $ 2,000. Capped or crowned teeth shall be deemed as whole or sound.

Accidental Medical Treatment Benefit

When by reason of injury, and within thirty days from the date of the accident, the Insured Person requires medical treatment or incurs expenses for any of the following services, while under the regular care and attendance of a legally qualified physician or surgeon who is not a member of the immediate family of the Insured Person with respect to items 1 to 7:

(1) private duty nursing by a licensed graduate nurse (R.N.) who does not ordinarily reside in the Insured Person's home or is not a member of his/her immediate family;
(2) ambulance transportation, when such service is provided by a Professional Ambulance Service of the nearest approved hospital which is equipped to provide the required and recommended necesary treatment, ambulance expenses will be reimbursed at 100%;
(3) hospital services for which benefits are not provided by any Federal or Provincial Government Hospital Insurance Plan administered by the Province or Territory in which the Insured person normally resides, whether paid or not;
(4) rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;
(5) fees of a licensed physiotherapist, athletic therapist, chiropractor or osteopath recommended by a legally qualified physician or surgeon, will be re-imbursed up to $500 in any one hockey season. No payments will be made to any team trainers who refer players to their clinic for treatment.
(6) drugs and medicines purchased by prescription made by a physician or surgeon.

(7) miscellaneous expenses such as hearing aids, crutches, splints, casts, trusses and braces, but excluding replacement there of;

Hockey Canada will pay the necessary expenses actually incurred, therefore, by or on behalf of an Insured Person within fifty-two weeks after the date of the accident, not to exceed the amount of $5,000.00 as a result of any one accident. Any sublimits or co-insurance indicated above shall apply.

Hockey Canada shall not be liable for any expense incurred for treatment or services by a legally qualified physician or surgeon.

This policy is subject to and shall not contravene any Federal or Provincial statutory requirement with respect to hospital and/or medical plans, nor shall it duplicate any benefits which are provided under any Federal or Provincial Hospital or Medical Plans, or any other providing a reimbursement expense.

Prosthetic appliance benefit
Will pay all reasonable costs for the purchase of artificial legs, eyes, etc. necessitated by accidental injury.
Maximum $1,000

Tuition expense benefit
In the event that an accident confines the covered member to his or her residence or hospital for a period in excess of 40 consecutive school days, within 30 days of the accident, the cost of tutorial expenses of a qualified teacher will be paid to a maximum of $10/hr.
Maximum $ 2,000

Emergency taxi benefit
This benefit will pay the reasonable expense incurred for a licensed taxi to transport the eligible member to the nearest hospital or a doctor's office, where immediate medical attention is required. In certain circumstances Hockey Canada will consider the reimbursement of fuel for a volunteer who provides the same service due to immediate need of medical attention.
Maximum $40

Travel expense benefit
The Travel Expense Benefit will pay the cost of all reasonable travel expenses incurred as a result of an accidental injury. Treatment must begin within 30 days of an accident for coverage to apply.
Maximum $100 per accident

Note: For the emergency taxi benefit and the travel expense, all bills or receipts must be submitted.

Hockey Canada accident insurance benefits do not cover:
1. Benefits eligible for payment by an Employee's Private Medical and/or Dental Plan. The plan acts as second "payer" in all cases and can be used for deductibles/coinsurance not paid by the first "payer".
2. Any benefits provided or paid by any Government Hospital or Medical Plans, whether or not the injured person is included in such plan. There are no payments for any non-resident who plays hockey in Canada without some form of primary coverage.
3. The purchase, repair or replacement of eyeglasses or contact lenses, or prescriptions thereof.
4. Sickness or disease either as a cause or effect.
5. Injury resulting from war or any act of war, whether declared or undeclared.
6. Air travel, except as a fare-paying passenger in an aircraft with a certificate of air worthiness to/from a Hockey Canada sanctioned activity.
7. Expenses of dental treatment incurred for the cost of replacement or repair of artificial teeth or dentures, permanent bridgework excepted.
8. The expenses of a knee brace or similar device, the use of which is solely to allow an insured person to participate in a game or practice of hockey.
9. Any expenses not submitted within 365 days of the date of the accident.
10. Any accident report forms not submitted within 90 days of the accident.
11. Lost wages.

This insurance coverage is part of a Trust Agreement. The extent of this Trust Agreement cannot be accurately reflected in a booklet the size of "Safety Requires Teamwork".

Therefore, this booklet contains a general description of the Hockey Canada Insurance Program and its features. If there is a discrepancy between this booklet and the master policy, then the terms and provisions of the master policies shall take precedence. If you wish to view the policy documents, you are entitled to do so and may visit any Branch of Hockey Canada at reasonable times for this purpose.

HOW TO MAKE A CLAIM

1. **SECURE** a Hockey Canada Accident Report Form (page 31) from your team or Minor Hockey Association. In the event that there are none available, contact your local Branch office.

2. **COMPLETE** the form in its entirety. Have your team official complete the team section and your Doctor/Dentist complete the back of the form.

3. **SUBMIT** the fully completed form to your Branch office along with any receipts or invoices within 90 days of the date of accident.

NOTE:
- only Accident Report Forms received in the Branch office within 90 days of the date of accident will be accepted.
- forms must be completed in their entirety or the forms will be returned.
- only original receipts and/or invoices are acceptable.
- Hockey Canada is strictly a supplemental insurer. If you have access to any other insurance, you must pursue it through them first. Hockey Canada shall cover those costs not covered by your primary insurance to our policy limits.

CANADA

HOCKEY CANADA INJURY REPORT

CANADA

Forms must be filled out in full or form will be returned. This form must be completed for each case where an injury is sustained by a player, spectator or any other person at a sanctioned hockey activity.

CLAIMS MUST BE PRESENTED WITHIN 90 DAYS OF INJURY. INJURY DATE: ____/____/____

INJURED PARTICIPANT: ☐ Player ☐ Team Official ☐ Game Official ☐ Spectator

Name: _____ Birthdate: ____/____/____ Sex: (M) (F)

Address: _____ City/ Town _____

Province: _____ Postal Code: _____ Phone: (____) _____

Parent/Guardian: _____

DIVISION:
☐ Initiation ☐ Novice ☐ Atom ☐ PeeWee
☐ Bantam ☐ Midget ☐ Juvenile

CATEGORY:
☐ AAA ☐ AA ☐ A ☐ B ☐ BB ☐ C ☐ CC
☐ D ☐ DD ☐ E ☐ House ☐ Major Junior ☐ Minor Junior
☐ Senior ☐ Adult Rec. ☐ Other _____

BODY PART INJURED: * visit the Hockey Canada web-site for an optional questionnaire *

Head	**Back**	**Trunk**	**Arm** ☐ **Left** ☐ **Right**	**Pelvis**	**Leg** ☐ **Left** ☐ **Right**	
☐ Eye Area	☐ Face	☐ Neck	☐ Ribs	☐ Shoulder	☐ Hand/Finger	☐ Hip	☐ Thigh	☐ Foot
☐ Throat	☐ Dental	☐ Upper	☐ Chest	☐ Upperarm	☐ Forearm/Wrist	☐ Groin	☐ Knee	☐ Toe
☐ Skull		☐ Lower	☐ Abdomen	☐ Elbow	☐ Collarbone		☐ Shin	☐ Other

NATURE OF CONDITION:
☐ Concussion ☐ Laceration ☐ Fracture ☐ Sprain ☐ Strain
☐ Contusion ☐ Dislocation ☐ Separation ☐ Internal Organ Injury

ON-SITE CARE: ☐ On-Site Care Only ☐ Refused Care
☐ Sent to Hospital, by: ☐ Ambulance ☐ Car

INJURY CONDITIONS: Name of arena/ location: _____
☐ **Exhibition/Regular Season** ☐ **Playoffs/Tournament** ☐ **Practice** ☐ **Try-outs** ☐ **Other**
☐ Warm-up ☐ Period #1 ☐ Period #2: ☐ Period #3 ☐ Overtime # _____
☐ Dry Land Training ☐ Gradual Onset ☐ Other Sport ☐ Other: _____

Was the injured player in the correct league and level for their age group? ☐ **Yes** ☐ **No**
Was this a sanctioned Hockey Canada hockey activity? ☐ **Yes** ☐ **No**

CAUSE OF INJURY:
☐ Hit by Puck ☐ Collision with Boards ☐ Non-Contact Injury
☐ Hit by Stick ☐ Collision on Open Ice ☐ Collision with Opponent
☐ Fall on Ice ☐ Checked From Behind ☐ Collision with Net
☐ Fight ☐ Blindsiding

LOCATION:
☐ Defensive Zone ☐ Offensive Zone ☐ Neutral Zone
☐ Behind the Net ☐ 3 ft. from boards ☐ Spectator Area
☐ Parking Lot ☐ Dressing Room ☐ Bench
☐ Other: _____

WEARING WHEN INJURED:
☐ Full Face Mask ☐ Intra-Oral Mouth Guard
☐ Half Face Shield/Visor ☐ Throat Protector
☐ Helmet/No Face Shield ☐ No Helmet/No Face Shield
☐ Short Gloves ☐ Long Gloves

ADDITONAL INFORMATION:
Has the player sustained this injury before? ☐ Yes ☐ No
If "Yes" how long ago _____
Was a penalty called as result of the incident? ☐ Yes ☐ No
Estimated Absence from hockey? ☐ 1 week ☐ 1-3 weeks ☐ 3+ weeks

DESCRIBE HOW ACCIDENT HAPPENED:
(Attach page if necessary)

I hereby authorize any Health Care Facility, Phyician, Dentist or other person who has attended or examined me/my child, to furnish Hockey Canada any and all information with respect to any illness or injury, medical history, consultation, prescriptions or treatment and copies of all dental, hospital, and medical records. A photostatic/electronic copy of this authorization shall be considered as effective and valid as the original.

Signed: _____ Date: _____
(Parent/Guardian if under 18 years of age)

TEAM INFORMATION: (To be completed by a Team Official)
Association: _____ Team Name : _____
Team Official (Print): _____ Team Official Position: _____
Signature: _____ Date: _____

HEALTH INSURANCE INFORMATION:
Occupation: ☐ Employed Full-time ☐ Employed Part-time ☐ Unemployed ☐ Full-Time Student
Employer (If minor, list parent's employer): _____
1. Do you have provincial health coverage? ☐ Yes ☐ No Province: _____
2. Do you have other insurance? ☐ Yes ☐ No (If "Yes", please submit claim to your primary health insurer.)
3. Has a claim been submitted? ☐ Yes ☐ No (If "Yes", please forward primary insurer explanation of benefits)
Make Claim Payable To: ☐ Injured Person ☐ Parent ☐ Team ☐ Other: _____

Branch APPROVAL

CANADA

PHYSICIAN'S STATEMENT

Physician: _____ Address: _____ Tel: (____) _____

Name of Hospital / Clinic : _____ Address: _____

Nature of Injury: _____ Date of First Attendance: _____/_____/_____

_____ Claimant will be totally disabled:

_____ From: _____ To: _____

Is the injury permanent and irrecoverable? ☐ No ☐ Yes

Give details of injury (degree) : _____

_____

Prognosis for recovery : _____

_____

Did any disease or previous injury contribute to the current injury? ☐ No ☐ Yes (describe): _____

_____

Was claimant hospitalized? ☐ No ☐ Yes (give hospital name, address and date admitted): _____

_____

Names and addresses of other physicians or surgeons, if any, who attended claimant: _____

_____

I certify that the above information is correct to the best of my knowledge,

Signed: _____ Date: _____

DENTIST'S STATEMENT

Limits of coverage: $1,000 per tooth, $2,000 per accident
Treatment must be completed within 52 weeks of accident

UNIQUE NO. SPEC. PATIENT'S OFFICIAL ACCOUNT NO.

I HEREBY ASSIGN MY BENEFITS PAYABLE FROM THIS CLAIM DIRECTLY TO THE NAMED DENTIST AND AUTHORIZE PAYMENT DIRECTLY TO HIM/HER

PATIENT
LAST NAME GIVEN NAME
ADDRESS APT.
CITY PROV. POSTAL CODE

DENTIST
PHONE NO.

SIGNATURE OF SUBSCRIBER

FOR DENTIST'S USE ONLY – FOR ADDITIONAL INFORMATION, DIAGNOSIS, PROCEDURES, OR SPECIAL CONSIDERATION.

DUPLICATE FORM ☐

I UNDERSTAND THAT THE FEES LISTED IN THIS CLAIM MAY NOT BE COVERED BY OR MAY EXCEED MY PLAN BENEFITS. I UNDERSTAND THAT I AM FINANCIALLY RESPONSIBLE TO MY DENTIST FOR THE ENTIRE TREATMENT.

I ACKNOWLEDGE THAT THE TOTAL FEE OF $ _____ IS ACCURATE AND HAS BEEN CHARGED TO ME FOR SERVICES RENDERED.

I AUTHORIZE RELEASE OF THE INFORMATION CONTAINED IN THIS CLAIM FORM TO MY INSURING COMPANY/PLAN ADMINISTRATOR.

SIGNATURE OF (PATIENT/GUARDIAN)

OFFICE VERIFICATION

DATE OF SERVICE DAY / MO. / YR.	PROCEDURE	INITIAL TOOTH CODE	TOOTH SURFACE	DENTIST'S FEE	LAB CHARGE	TOTAL CHARGE

THIS IS AN ACCURATE STATEMENT OF SERVICES PERFORMED AND THE TOTAL FEE DUE AND PAYABLE & OE.

NOTE: All benefits subject to insurer payor status, provisions of the policy, Hockey Canada sanctioned events.

TOTAL FEE SUBMITTED

CASE STUDIES

Note: When reviewing these cases, please remember that Hockey Canada is the player, coach, team official, volunteer, referee, etc. ... those involved in a sanctioned Hockey Canada/Branch event.

CASE #1

In the course of a Junior Hockey game, tempers flare, gloves are dropped and the helmets come off. A fight ensues between two players and injuries occur. The smaller of the two players incurs broken teeth, a broken jaw and facial lacerations. He subsequently initiates legal action and sues his assailant. He also presses charges for assault. Is Hockey Canada Major Medical/Dental coverage provided for the injured player?

Yes. A claim for Medical/Dental expenses would be considered for reimbursement, if the helmets were not deliberately taken off. No liability insurance would apply as this fight would be considered an intentional act.

CASE #2

While driving to an out-of-town game, a car carrying four players is forced off the road and overturns. The accident leaves one player dead. What is the process for accessing the accidental death benefit?

The information required would include:

- a police, autopsy and toxicology report
- a map (illustrating location of sanctioned event, place of departure, accident and intended destination)
- press clippings
- death certificate
- confirmation of players' eligibility and approved accident claim forms must be received within 90 days.

  You may also be contacted, and the following information may also be required: i) game report; ii) registration certificate; and iii) accident report form.

CASE #3

During an adult recreational game, a player is accidentally struck in the eye with the butt end of a stick. Two weeks later, as a result of swelling, he submits an accident claim to the coach indicating he cannot see properly out of the injured eye. The coach decides this is only a temporary injury and holds the claim. Forty-five days later, the player again follows-up with the coach regarding the claim for the eye injury and the coach again fails to respond. Over the course of several months, the player is in contact with the coach with respect to the eye injury, however, there is still some vision in the injured eye, therefore, no action is taken. The following season, the coach and Branch office are advised that the player has lost sight in the injured eye and a claim is submitted under the Hockey Canada AD&D policy. Will the policy respond?

No. The insurance company requires notification of claim within 90 days from the date of the accident.

CASE #4

A novice player (8-9 years old) is all dressed for his game and eager to get to the arena. He has his skates on and his stick in hand and heads out to his father's car in the laneway. The player trips going down the stairs at his house and chips his front teeth. The dentist advises that the proper dental restoration must take place over a period of time as the child grows. Does the Hockey Canada policy respond? To what limits? Over what period of time?

Yes. However, if the child's parents are covered by an Extended Health Plan provided by their respective employers, this plan would pay first and the Hockey Canada Plan would pay the balance of the cost up to the policy limits. Under the terms of the Hockey Canada Plan, all of the work by the dentist must be completed within a year of the accident, unless the dental development of the player is not sufficient to allow proper treatment.

CASE #5

During a Hockey Canada regular league game, a fight breaks out among the spectators in the stands. The arena security staff are incompetent, and instead of containing the situation, they take action that provokes a general riot. The security staff have been hired by the owners of the arena, and are under their control and supervision. A dozen or more suits are brought against the arena owners, alleging that their negligence and lack of care caused a number of serious injuries. The arena owners pass these suits to Hockey Canada, because Hockey Canada signed a contractual agreement with the arena whereby Hockey Canada agreed to indemnify and hold the owners harmless for any and all liability directly or indirectly arising from Hockey Canada's use of the premises.

The Hockey Canada liability policy is quite readily prepared to respond on behalf of all of its members to claims which arise from an accident, incident or occurrence which resulted from the negligence of one of our members. The Hockey Canada policy is not, however, prepared to accept responsibility and respond to any claim which may arise from an accident, incident or occurrence which happened directly or indirectly as a result of the negligence of someone who is not a member of Hockey Canada or any of its Branches (e.g., arena staff member, owner, or operator of a facility). It is therefore imperative that every individual who has the responsibility for signing rink rental agreements ensures that a contract does not contain a "Hold Harmless Clause", which in effect would transfer all of the liability for any incident, accident or occurrence which took place in that facility, regardless of who was ultimately negligent.

CASE #6

A team manager receives a complaint from the parents of a player who has recently been dropped from the team. The parents allege that their son has sustained a potentially disabling injury during a practice as a direct result of the coach's negligence. The manager decides that the complaint has no merit, and that the parents are simply troublemakers. He decides to ignore the letter.

Some months later, he receives a letter from legal counsel retained by the parents, relating to the same matter. It invites the manager to enter discussions for a settlement. Once again, the manager ignores it.

Some months later still, the manager receives a writ (claim), signalling that the parents have initiated formal legal action. This time the manager sends the writ on to the Branch office, who promptly send it to the Hockey Canada National Office, who in turn report it to the insurers.

Will the insurers consider that the claim is covered by the policy under these circumstances?

> Maybe. The insurance company may decline to pay if late reporting is a factor. Prompt reporting is imperative.

CASE #7

The team has a final practice prior to leaving town for a road game, the following day. The coach arranges for all of the players' equipment to be stored in his garage overnight, since the transport rendez-vous will be in his driveway. The garage is left unlocked, and all of the equipment is stolen. We will further assume that because the door is unlocked, the coach is negligent, and that he is likely to be legally liable for the loss of the property. Will Hockey Canada's liability policy pay?

> No. There exists an exclusion specific to the property in the 'care, custody or control', of the insured.

CASE #8

A young player is billeted for a tournament in another town where he is subjected to sexual abuse. The parents sue Hockey Canada, the team managers and others for not ensuring that the hosts were of good repute and character. Will Hockey Canada policy pay for the defense, and judgement, if any?

> Yes and No. If the damage is caused by psychological rather than corporeal, it may nevertheless be considered to be 'bodily injury' and therefore covered within the scope of the bodily injury liability insuring agreement. There is, however, an exclusion with respect to damages or injury that is caused intentionally. It could be argued that 'injury' resulting from sexual abuse is intentional on the part of the abuser. If it should be so held, then the policy would not protect the abuser, but it would protect Hockey Canada if it was brought into the suit for damages.

CASE #9

The fundraising event is a great success, and the volunteers at the bar are pouring with a heavy hand. They continue to serve some people who have clearly already had too much. One of these customers is involved in a head-on collision on the way home as a result of intoxication, causing death and serious injuries. Hockey Canada is subsequently sued under the Provincial Liquor Law Act that makes the servers of liquor responsible when it may be perceived that their negligence has directly or indirectly been involved in, or contributed to such an incident. Will Hockey Canada policy respond?

> Yes. The Hockey Canada policy includes exposure to liability for bodily injury and property damage that may be generated by Provincial statutes relating to liquor law liability (subject to the policy's other terms and conditions). It will not pay exemplary or punitive damages (eg. fines).

CASE #10

A Bantam hockey player is fighting for the puck two (2) metres from the side boards. He is checked from behind into the boards and suffers a broken neck rendering him a paraplegic. The injured player subsequently sues the player who checked him as well as the three game officials, the two coaches, the Minor Hockey Association, the Branch and Hockey Canada. The suit is for $5.4 million. Will the Hockey Canada Liability Policy respond and to what extent?

Yes. The Hockey Canada Liability Policy would respond on behalf of all parties provided they were properly registered, had a premium paid on their behalf and were playing in a properly sanctioned Hockey Canada game. The Policy would only respond up to the 20 million dollar per occurrence limit, as dictated by the Policy.

CASE #11

You coach a Novice hockey team. You have scheduled a practice for Tuesday night, however, one of your two (2) assistant coaches cannot attend. You develop your practice plan keeping in mind there will be two coaches on the ice instead of the usual three. When you get to the arena, a parent of one of the players, noticing there are only two coaches, offers his assistance. You reply, “we can always use a hand”, and he gets ready and goes on the ice during practice. Is this parent covered under the Hockey Canada insurance plan?

Absolutely not. There has been no premium paid on behalf of the parent. Hockey Canada may, at its discretion, cover an “emergency volunteer” provided it was well documented, however, Hockey Canada does not extend coverage to anyone who volunteers in a non-emergency situation. In addition, Hockey Canada does not cover parent-child games, student-teacher games or other exhibition games against non-members of Hockey Canada.

CASE #12

Your minor hockey association asked a member of the Association to chair the Associations fundraising activities for the year without performing a background check on the individual. One of the fundraising activities netted the Association $25,000.00, however, the money has since gone missing. The members of the Association file a lawsuit alleging the Board of Directors were negligent in handling the funds derived from the fundraising venture, and should have exercised greater care when asking the member of the Association to handle the funds when they knew, or ought to have known that he was convicted of fraud six years ago. Are you covered?

No. The Commercial General Liability Policy of Hockey Canada covers members for claims arising from personal injury, bodily injury and property damage only. This claim is alleging financial mismanagement and incorrect hiring practices and therefore is not covered under the CGL policy. If the Association has a Directors and Officers Liability policy, this policy may defend the claim on behalf of the Association and its individual officers and directors. If the Association does not have a D & O policy, the directors and officers of the Association may be personally responsible for their own defence costs as well as any resulting damage award. Hockey Canada highly recommends all associations, leagues and/or teams who operate with a volunteer board of directors purchase a D & O liability policy.

GLOSSARY OF TERMS

assumed liability: liability which would not rest upon a person except that he or she has accepted responsibility by contract, expressed or implied. This is also known as contract liability.

claimant: a person who submits a claim to an insurer or organization.

deductible: the amount "deducted" from a claim by the insurance company as the pre-agreed amount the insured will pay for a particular claim or number of claims.

defendant: in litigation proceedings, one who is accused of wrongdoing.

liability: legal responsibility for a particular act or event and all the consequences that flow from it. If a person is liable, he or she must usually pay financial compensation to anyone who is injured or suffers a loss because of the act or event.

litigation: the act or process of carrying on a lawsuit.

loss prevention: the process of reducing or eliminating the probability of loss.

loss reduction: the process of decreasing the severity or consequences of an accident.

negligence: carelessness by someone causing injury or damages to someone else.Wrongdoers are responsible for damages to anyone they should reasonably have foreseen would be affected by their actions. You can be negligent for doing something you should not have done, or not doing something you should have done.

plaintiff: a party who commences a law suit or initiates proceedings to have a court determine responsibility or fault.

risk management: the process through which an organization identifies, assesses,controls and insures against the risk of bodily injury or financial loss arising from its activities.

waiver: a document in which one person gives up the right to sue another person.

RISK MANAGEMENT AND INSURANCE FEES

Each Hockey Canada Member pays into the Hockey Canada Insurance Program or has a fee paid on his/her behalf. This fee covers the following:

Liability Insurance
Accidental Death and Dismemberment Insurance
Major Medical/Dental Insurance
Risk Management and Administration

$16.15

Note:

- These rates are applicable for Minor and Female players, Level 1-3 referees, coaches, managers, and trainers.
- There is an additional charge for Major Medical/Dental Insurance for Junior, Major Junior, Senior, and Adult Recreational players as well as Level 4-6 Referees. These fees vary across the country depending on claims experience.
- Individual Branches may charge a Branch Administration Fee.
- Sales tax is applicable in Ontario and Quebec on the liability and Accidental Death and Dismemberment Insurance Policies.
- Volunteer's insurance fees are incorporated in the fees paid by players, coaches, managers, and trainers.

FACILITY SAFETY CHECKLIST

Name of facility_____
Address _____
Facility Manager _____
Date of inspection _____ By whom _____
Position _____

FINDINGS

Area	Condition Good	Condition Acceptable	Condition Unacceptable	Notes/Comments
Ice condition	☐	☐	☐	_____
Breakaway nets	☐	☐	☐	_____
Boards	☐	☐	☐	_____
Lighting	☐	☐	☐	_____
Benches	☐	☐	☐	_____
Gates	☐	☐	☐	_____
Glass enclosures	☐	☐	☐	_____
Air quality	☐	☐	☐	_____
Penalty boxes	☐	☐	☐	_____
Officials' box	☐	☐	☐	_____
Evacuation procedure	☐	☐	☐	_____
Emergency Exits	☐	☐	☐	_____
Emergency medical	☐	☐	☐	_____
Telephone	☐	☐	☐	_____
Heating system	☐	☐	☐	_____
Other danger areas	☐	☐	☐	_____

Report filed with _____ Date _____
(e.g., branch, rink manager, etc.)
Response requested Yes No
Action Taken_____

CONCUSSIONS

Because of the contact nature of the game and the speed with which it is played, the brain is vulnerable to injury. Trauma may occur through direct contact to the head or face or indirectly through a whiplash effect. Injuries to the brain are characterized by an altered state of consciousness. It is the altered state of consciousness that is the key thing to look for with any head injury.

Definition: A concussion is a brain injury, and may involve loss of consciousness. However, a concussion most often occurs without a loss of consciousness.

Mechanism: Blow to the head, face or jaw, or even elsewhere on the body.

Common Symptoms and Signs

Symptoms and signs may appear immediately upon injury or have a delayed onset (may be worse later that day or even the next morning), so players should continue to be observed even after the initial symptoms and signs appear to have returned to normal.

Symptoms	Signs
Headache	Poor balance or coordination
Dizziness	Slow or slurred speech
Feeling dazed	Poor concentration
Seeing stars	Delayed responses to questions
Sensitivity to light	Vacant stare
Ringing in ears	Decreased playing ability
Tiredness	Unusual emotions, personality change, and inappropriate behaviour
Nausea, vomiting	
Irritability	
Confusion, disorientation	

ANY ONE OF THESE SIGNS OR SYMPTOMS IS ENOUGH TO REMOVE A PLAYER FROM ACTION.

MENTAL STATUS TESTING

For information only. Do not attempt to treat a concussion. Always have the player consult a physician.

Orientation: Does the player know what the exact time and place is? Does the player know the circumstances of the injury?

Concentration: Can the player spell "world" backwards?

Memory: Does the player know the score of the game?

Initial response

If there is any loss of consciousness – Initiate Emergency Action Plan and call an ambulance. Assume possible neck injury.

- Stabilize the head and neck
- Check A (Airway), B (Breathing), C (Circulation) and continue to monitor the A, B, C's if unconscious
- Never give players aspirin, Tylenol or other medications
- Notify a parent or guardian of any player with a concussion.

Concussion Management

- Remove the player from the current activity
- Do not leave the player alone; monitor signs and symptoms
- Do not administer medication
- Inform the coach, parent or guardian about the injury
- The player should be evaluated by a medical doctor. All players should consult a physician after a concussion. Coaches, trainers/safety people, players and parents should not attempt to treat a concussion without a physician's involvement.
- The player must not return to play in that game or practice and must have a physician's approval prior to return to play.

Note: if there is no loss of consciousness but the symptoms persist, become worse, or new symptoms appear, immediate medical attention is necessary.

RETURN TO PLAY

The return to play process is gradual, and begins after a doctor has given the player clearance to return to **activity**. If any symptoms/signs return during this process, the player must be re-evaluated by a physician. There is no return to play if any symptoms or signs persist. Remember, symptoms may return later that day or the next, not necessarily when exercising!

Step 1 No activity, only complete rest. Proceed to step 2 only when symptoms are gone.

Step 2 Light aerobic exercise, such as walking or stationary cycling. Monitor for symptoms and signs. No resistance training or weight lifting.

Step 3 Sport specific activities and training (e.g. skating).

Step 4 Drills without body contact. May add light resistance training and progress to heavier weights.

The time needed to progress from non-contact to contact exercise will vary with the severity of the concussion and the player. Go to step 5 after medical clearance.

Step 5 Begin drills with body contact.

Step 6 Game play.

Note: Players should proceed through return to play steps only when they do not experience symptoms or signs and a physician has given clearance. If symptoms or signs return, the player should return to the previous step, and be re-evaluated by a physician.

Never return to play if symptoms persist!

REMEMBER:
A second concussion on top of the first concussion can lead to substantially more damage than one concussion alone. The effect of concussions is cumulative and the end result of several concussions could be long term /permanent impairment including the end of a player's participation in sport if not properly managed. Sufficient time must be allowed between the concussion and return to play because the risk of a second concussion and its effects are too great. Parents should always be instructed to advise the physician that there has been more than one concussion.

Prevention Tips

Players
- Make sure your helmet fits snugly and that the strap is fastened
- Respect other players
- No hits to the head
- No hits from behind
- Get a custom fitted mouth guard

Coach/Trainer/Safety Person/Referee
- Eliminate all checks to the head
- Eliminate all hits from behind
- Recognize signs and symptoms of concussion
- Inform and educate players about the risks of concussion

SAFETY MESSAGES

Sharing of Water Bottles

There has been concern shown over the potential health risks related to the sharing of water bottles by players, officials, coaches and other participants. The Hockey Canada Safety Program recommends the following protocol as it relates to the use of water bottles:

- Good team hygiene includes ensuring all players and staff have their own water bottles to prevent the transmission of viruses and bacteria.
- Bottles should be labeled and washed after each practice or game.
- It is further recommended that officials avoid the practice of drinking from the goaltenders water bottle. If officials require water during a game, we suggest they have their own water bottle at the penalty bench.
- Good hygienic practices will help to maintain a healthy team atmosphere and ultimately assist in keeping all participants healthy throughout the season.

Return to Play Recommendations

It is recommended that players who are removed from games or practices due to injury or serious illness, and do not return to that game or practice, should obtain a note from a physician before they are allowed to return to play.

After an extended layoff, players should practice before they play. The practice situation is a controlled setting which allows players to gradually adapt and feel comfortable without risking further injury. The practice situation also permits a player to regain conditioning and cardiovascular endurance before returning to play. Remember, players are much more at risk to re-injure themselves in the injured area or another area because of a lack of conditioning.

If you are ever in doubt as to the seriousness of a player's injury or illness, exercise common sense and direct the parents to seek medical attention for the player and request that a physician's note be obtained before permitting the player to play or practice. Clearly communicate the necessity of medical permission from a physican to the player's parents or guardians.

Notes: