



2005-06

INSURANCE GUIDE

PROGRAM OVERVIEW, SANCTIONING GUIDELINES & FORMS

Approved February 2005





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Ontario Hockey Federation Insurance Guide

As a Branch of Hockey Canada, the Ontario Hockey Federation is a participant in the National Insurance Program. The mandate of the program is to 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.

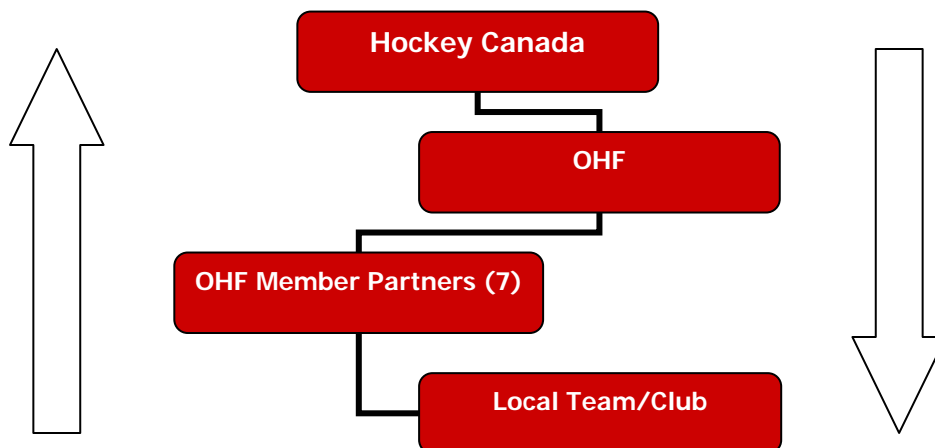
The purpose of this guide is to help hockey administrators better understand insurance certificates, event sanctioning, and dry-land training.

1. OHF Structure

The OHF is the largest Branch of Hockey Canada and operates within a specified jurisdiction in Ontario. Hockey Northwestern Ontario and Ottawa District Hockey Association are the two additional Branches in Ontario. The OHF is comprised of seven (7) Member Partners (MPs) and they are: Minor Hockey Alliance of Ontario (Alliance), Greater Toronto Hockey League (GTHL), Northern Ontario Hockey Association (NOHA), Ontario Hockey Association (OHA), Ontario Hockey League (OHL), Ontario Minor Hockey Association (OMHA), and Ontario Women's Hockey Association (OWHA). The OWHA is a provincial governing body. All communication regarding insurance for female hockey in Ontario will be conducted through the OWHA and then OHF.

2. Communication

Communication within the Branch operates in two fashions – top-down and bottom up. Local clubs are to communicate through their Member Partner to the OHF and the OHF will communicate to local clubs through the Member Partner.



3. Insurance Certificate Request - ICR

Throughout the season a club may be asked to demonstrate proof of their insurance coverage to rent a facility or participate in an event. The certificate is issued by the Insurance Company to the party making the request. This is usually a facility, municipality, school board or shopping mall. What the certificate offers is proof that the group using their facility is covered by a policy in the event of an injury or other incident.

The process of issuing certificates is time intensive and requires varying levels of administration. Therefore, the OHF will not issue certificates to coaches, managers or clubs who want to know that they are covered for an event. This assurance can come from the OHF Member Partner in some other format.

In order to provide a Certificate of Insurance to the party requesting one from your club, you must complete an OHF ICR Form (Insurance Certificate Request). This form is available on the OHF website at www.ohf.on.ca as well as the OHF Member Partner websites.

Insurance Certificate Request Form - ICR Form
 B.F. LORENZETTI & Associates Inc. International Insurance Brokers
 ONTARIO HOCKEY FEDERATION

CERTIFICATE OF INSURANCE
 B.F. LORENZETTI & Associates Inc.
 2007 Ave. McGill College, Suite 202, Montreal, Quebec H3A 1G1 Telephone (514) 843-3822 Fax (514) 843-3842
 N°CHA-4989

Complete ICR Form and receive Certificate of Insurance

4. Is there a difference between "Sanctioning" and "Insuring"?

There is a direct link between "sanctioning" and "insurance". Essentially, if an event is sanctioned then it is considered to be insured under the National Insurance Program. Sanctioning, or "approving of" an event can happen at three levels: Hockey Canada, the OHF and the OHF Member Partner. At each of these levels of governance, activities and events will be considered for their risk and relevance to the game of hockey.

What local clubs need to be aware of is that each level of governance has the ability to strengthen the position of the level above. This is important because some of the activities that Hockey Canada will permit the OHF will not and thus the OHF Member Partner will not permit. On the other hand, Hockey Canada and the OHF may permit certain activities that the OHF Member Partner will not.

The OHF is comprised of seven organizations, each with their own philosophy and regulations. In some circumstances one OHF Member Partner may permit an activity that another will not. In any and all cases, OHF Member Partners will monitor and oversee the sanctioning of the events within their jurisdiction. Where there may be concern about the merit of an activity or event, the OHF Member Partner should contact the OHF for clarification.

Any event that is sanctioned is thereby considered insured except in cases where the insurer, Hockey Canada, the OHF or the OHF Member Partner has expressly indicated that such events are not sanctioned. If an event is not sanctioned then it is not insured.

The OHF recognizes the need for many hockey operations across the province to conduct internal and external fundraising to off-set the varying costs of participation. The need to fundraise cannot supercede the reasonable expectations of the organization to maintain safety guidelines.

5. Who is insured?
















The only people who are covered by the National Insurance Program are those individuals registered as Hockey Canada Participants (players, officials, coaches, trainers, named volunteers and staff). On occasion a facility or individual may be added to the policy as "Additional Insured" for a specified event, and that event only.

Even though an event may be sanctioned, not all parties are necessarily insured. For instance, parents may be participating in a fundraiser, but not in a capacity that grants coverage. In such cases, additional coverage may be purchased from a local broker for a special event.

If there is a question about who is covered for a specific event, please contact the OHF Member Partner or the OHF for clarification.

6. The Definite "No" List

There are events that have previously led to injury claims or conflict with OHF philosophy or regulation. Based on sound risk management, these events have been disallowed within the OHF. As a result, these events are not covered by Hockey Canada. The following is an on-going list of events that are not sanctioned by the OHF:

- | | |
|---|---|
|  In-line Hockey |  Wood-Splitting |
|  Non-Hockey Related Activities |  Blueline Club, Canteen, Beer Tent |
|  Community Festivals * |  National Hockey League (NHL) Players participating in event |
|  Community Parades ** |  Non-Sanctioned Summer Hockey – Camps, Practices, Leagues |
|  Concerts |  Dances (for players or parents) |
|  Road Blocks |  Any lease agreement with a clause that transfers the financial burden to the team for facility negligence (see next page for details) |
|  Car Rallies | |
|  Other Sport Activities | |
|  Road Side Clean Up | |

There may be additions to this list so please contact your OHF Member Partner or the OHF for more information.

* Community Festivals will likely have their own insurance. Hockey Canada will not cover the event; rather provide coverage for registered hockey participants only.

** Community Parade participation may be permitted for teams entering to walk, but not on floats or other motorized vehicles. Coverage for parades will not be extended to the organizing group, only the registered hockey participants.

7. “Hold Harmless” and Facility Lease Agreements

Unless you are prepared to lose your house, your car and your business please read the following section carefully.

The term “Hold Harmless” is used to describe a clause in an agreement that will transfer certain financial responsibilities from one entity to another. For instance, a recreational facility may transfer the financial responsibility to the team for any injury or damage resulting from the team’s activities. This is permitted under Hockey Canada Insurance. However, some facilities will try to transfer the financial responsibility to the team for any injury or damage that is the result of their own negligence or actions. This is not permitted under Hockey Canada Insurance.

Hockey Canada Insurance will insure the hockey participants and their actions but not the operations of the recreational facility. Therefore, by signing an ice rental agreement with this type of clause, the person who signs it on behalf of the team or club is taking full responsibility for how the facility is managed or mismanaged. This includes maintenance, air quality, ice condition, security, emergency exits, wet spots on the floor, ammonia leaks, crowd control, non-functioning smoke detectors, faulty sprinkler system, structural defects and may others that may arise.

The following situations demonstrate the effective difference between an acceptable agreement and one that is not:



Hold Harmless against damages arising from team’s activities.

The Oakdale Honey Bees have just completed their practice and have left the ice surface. As the last coach leaves the ice, they do not close the gate. The Oakdale Honey Bees dressing room door is located directly across from the ice surface and the gate. The next team begins to skate while waiting for the ice resurfacing to begin. An errant shot from one of the players goes through the gate, down the short hall and through the Honey Bees dressing room door where it strikes a player in the face. The resulting injuries are a directly caused by the action of the team not closing the dressing room door or the gate from the rink. The ice rental agreement the organization signed included a clause to transfer the responsibility of damages resulting from the team’s activities to the team. As a result the facility is not liable for the damages caused by the team’s activities. Hockey Canada Insurance is liable for the damages caused by the team’s activities.

- This situation is acceptable to the insurance company and to Hockey Canada. While it is preferred that teams engage in safe risk management practices the purpose of the insurance policy is to cover situations when accidents occur.



Hold Harmless against all damages including facility negligence or actions.

The Dorchester Lions are playing their final league game at the Dorchester Arena. During the game a lighting fixture falls from the rafters and lands on one of the players causing major injuries. The shattering of glass and metal pieces causes minor cuts to an on-ice official. The ice rental agreement the organization signed included a clause to transfer the responsibility of damages resulting from the facility’s negligence or actions to the Dorchester Lions. As a result, the facility is not liable for the damages caused by the lighting fixture falling. Hockey Canada Insurance is not liable for the damages caused by the lighting fixture falling. The person(s) who signed the ice rental agreement are responsible for the damages. As a result, any assets held by that person or persons may be seized to cover the costs associated with the damages. This may include homeowner insurance, business assets, household assets, and future wages.

- No volunteer should bear the burden of this responsibility. That is why every organization that signs an ice rental agreement is required to read carefully the contents of that agreement. If they are unsure of the language or any clause it is best to send the agreement to the OHF through their Member Partner for review before signing anything.

8. Approved OHF Events and Activities – for 2005-06

The National Insurance Program is designed to meet the insurance needs of participants engaging in the game of hockey and related activities. Over the years, the definition of “related activities” has been challenged. Generally speaking, the further you move away from the ice, the further you are stretching the intent of the policy. Naturally all approved games, practices and tournaments are covered. Fundraising events can vary substantially and this may create some confusion.

The following chart illustrates the events that have been approved by the Ontario Hockey Federation. If your event is on this list and you have met with any and all conditions, then it can be considered insured. If the event is not on this list then you may assume that is not sanctioned and you must contact your OHF Member Partner office.

Event	Is this Sanctioned?	Notes/Rationale
Administration		
Ice and Facility Rentals	Yes, with conditions:	Coverage only applies where agreement does not include a “Holds Harmless” clause. Where agreement includes such clause, the burden of responsibility lies with the signor and not Hockey Canada.
On-Ice Events		
Exhibition Games	Yes	Must be sanctioned by Member Partner
International Exhibition games	Yes	Must be sanctioned by Member Partner
Tournaments	Yes	Must be sanctioned by Member Partner
Girls vs. Boys Games	Yes, with conditions:	No body checking permitted
Summer Evaluation/Conditioning Camps	Yes, with conditions:	Only if approved by Branch and Member Partner
Off-Ice Events		
“Dryland Training”	Yes, with conditions:	See additional section on DLT, request must be accompanied by additional DLT Form (coming soon)
Development Seminars	Yes	
Mall Display and/or Mall Registration Booth	Yes	Requires appropriate supervision
Gambling, Lotteries (50/50, Raffle Tickets)	Yes, with conditions:	Activity must comply with municipal and provincial legislation.

Event	Is this Sanctioned?	Notes & Conditions
Event with Alcohol in Licensed Restaurant or Banquet Hall	Yes, with conditions:	<ol style="list-style-type: none"> 1. Facility ownership must be responsible for the serving of alcohol. 2. Facility ownership must obtain all required permits to buy and sell alcohol.
Door-to-Door Selling, personal fundraising, cookies, candy bars, etc.	Yes, with conditions:	Door-to-door sales are permitted only with appropriate supervision to reduce the risk of young players entering the homes of unknown persons.
Snack Bar, Concessions	Yes, with conditions:	Snack Bar operators should be appropriately trained. Registered participants under the age of 16 are not permitted to use deep fryers. Deep fryers must comply with local fire code and inspections.
Car Wash	Yes, with conditions:	Requires appropriate supervision and risk management to prevent injury to participants near vehicles
Bottle Drives	Yes	Requires appropriate supervision
Tree Sales	Yes	Requires appropriate supervision
Donation Drives	Yes	Requires appropriate supervision
Auctions	Yes, with conditions:	Where alcohol is available, see above.
Shoe Shines	Yes	Requires appropriate supervision
Special Groups		
Canadian University and College Teams	Yes, with conditions:	Participants must be registered within the OHF and off-ice team activities would require sanctioning by the Branch or registering MP
Hockey Canada Teams vs. USA Hockey Teams	Yes, with conditions:	Must be a sanctioned team

Insurance Certificate Request (ICR) Form

B.F. LORENZETTI & Associates inc. International Insurance Brokers

ALLIANCE HOCKEY

HOW TO FILL OUT THE ICR FORM

In order to minimize the time it takes to process the ICR Form, please take a minute to review this document for a better understanding of the ICR Form. If you require any assistance, please contact your appropriate office listed below.

Section A – Third Party Information (tells us who is asking you for the certificate/who it should be issued to)

Name:	The full name of the facility or organization asking you to provide proof of insurance coverage – this is usually a municipality, ice facility, shopping mall, school board and the like.
Address:	You must include the address of the facility or organization.

Section B – Your/Team Information (tells us who you are and how we can get in touch with you)

Name of Team/Club:	Give the full name of the team/club and include age and category
Contact Name:	If we have any questions about the form, who can we get a hold of?
Contact Phone, Email, Fax:	See above

Section C – Description of Event or Activity (tells us what activity your groups is participating in)

Description of Event or Activity:	Describe in detail what the activity or event is, and if you need additional space, please feels free to attach pages to your application.
Date of activity/event:	What is the exact date or dates of the activity/event?
Are there non-registered participants involved in this activity/event?	Only registered Hockey Canada participants are insured for any sanctioned (approved) activity/event. You should inform any others involved that they are not covered by Hockey Canada insurance so that they may be able to obtain their own coverage.
Name and Role of Additional Insured:	A facility or individual may request to be added to the policy as an “Additional Insured”. It is up to the OHF and BFL to determine if this is appropriate. Only those registered with Hockey Canada will be covered and any additional insured will be covered for the purpose of the event or activity exclusively.

Additional Information

OHF and MP Staff only:	It is required that a staff person or other designate from both the OHF Member Partner and the OHF sign each application.
Fax Numbers:	As the team/club person completing the ICR form, you must fax it to your OHF Member Partner. The Member Partner Office will then sign it and fax it to the OHF office. The OHF will then sign it and fax it to BFL. The process will work in reverse once BFL has issued the certificate to the OHF Office.
Timing:	The OHF requires a minimum of two (2) weeks to process each form.

Insurance Certificate Request Sample Form

B.F. LORENZETTI & Associates inc. International Insurance Brokers

ALLIANCE HOCKEY

The Ontario Hockey Federation (OHF) is a named insured of the following policy. Subsequently, as a member of the OHF, Member Partners, and teams, clubs and associations thereof are also provided coverage under this policy.

Please Note: Events involving alcohol (except for those in licensed restaurants or banquet halls) will not be sanctioned by the OHF, please contact your local insurance broker to obtain "Special Event" coverage for your activity.

When a third party requests proof of insurance a certificate will be issued to them showing that the following described policy(ies) or binder(s) in force at this date have been effect to cover the OHF and participants thereof:

TYPE	INSURER	POLICY NO.	EXPIRY	LIMIT OF INSURANCE
Commercial Liability Insurance	Commerce & Industry Insurance Company	0152597	September 1 st , 2008	\$2,000,000 General Liability Insurance

Complete the following form and fax to your OHF Member Partner Office (see bottom) a minimum of two (2) weeks in advance of the event or activity.

(A) Third Party Information – Who is asking you for the Certificate?

It is understood and agreed that the following entities are added to the policy as additional insured but only with respect to the operations of the named insured described above. This certificate applies to the members and authorized personnel of the insured while operating within the scope of their duties.

Include the name and address of the third party requesting the certificate of insurance (usually a shopping mall, ice facility, municipality, school board, etc.)

Name:	<i>Town of Acorn, Big Oak Arena</i>
Address:	<i>102 Maple Sugar Lane</i>

(B) Your Information – Who are you and how can we contact you?

Include the name of the Club or Team who is participating in the event or activity taking place at/with the party above and contact information for the person completing this form.

Name of Team/Club:	<i>The Acorn Nutshells BB Minor Atom</i>		
Contact Name:	<i>Joanne Littletree</i>	Contact Phone:	<i>707-555-1212</i>
Contact Email:		Contact Fax:	

(C) Description of Event or Activity – What is it your team is doing?

Include here all applicable information about the event/activity

Additional Pages Included

Description of event/activity: *Regular season games & practices*

Date(s) of event/activity: *October 1, 2004 to April 1, 2005*

Are non-registered participants involved? No Yes (if yes, please note they are not covered by this policy)

Name and description of role for additional insured (if any): *None*

For Alliance and OHF staff only:	
Signature	Date
Alliance Approval	_____
OHF Approval	_____

Send to:	
Alliance Hockey	
519-273-2114 (fax)	alliance@alliancehockey.com
519-273 7209 (phone)	www.alliancehockey.com
71 Albert Street Stratford, ON N5A 3K2	

PLEASE ALLOW 2 WEEKS FOR PROCESSING

Insurance Certificate Request (ICR) Form

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Include the name and address of the third party requesting the certificate of insurance (usually a shopping mall, ice facility, municipality, school board, etc.)

Name:	
Address:	

(B) Your Information – Who are you and how can we contact you?

Include the name of the Club or Team who is participating in the event or activity taking place at/with the party above and contact information for the person completing this form.

Name of Team/Club: _____

Contact Name: _____ Contact Phone: _____

Contact Email: _____ Contact Fax: _____

(C) Description of Event or Activity – What is it your team is doing?

Include here all applicable information about the event/activity

Additional Pages Included

Description of event/activity: _____

Date(s) of event/activity: _____

Are non-registered participants involved? No Yes (if yes, please note they are not covered by this policy)

Name and description of role for additional insured (if any): _____

For Alliance and OHF staff only:	
Signature	Date
Alliance Approval	_____
OHF Approval	_____

Send to:	
Alliance Hockey	
519-273-2114 (fax)	alliance@alliancehockey.com
519-273 7209 (phone)	www.alliancehockey.com
71 Albert Street Stratford, ON N5A 3K2	

PLEASE ALLOW 2 WEEKS FOR PROCESSING