





When 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. Coverage 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. You are covered;

 ***During Hockey Canada/Branch sanctioned events (league games, tournaments, practices, training camps, when playing member teams only and during sanctioned fundraisers and events**.***

 ***During transportation directly to and from the arena or venue for a sanctioned event.***

 ***In accommodations while billeted or at a hotel during a Hockey Canada/Branch sanctioned hockey activity.***

**** Important Note:**

Sanctioned events take place within clearly defined parameters set out by your Branch and its constituents. These can include association, team and league scheduled practices, games, evaluations/tryouts and related activities. These activities, which would qualify as “normal” hockey program delivery, all fall within the scope of regular day to day operations of a minor hockey association, team and league, and do not require specific sanctioning authority.

However, program extensions such as dry land training camps, exhibition games and tournaments, all require separate specific sanctioning.

It is also understood that in the course of annual programming many team, association, and league activities can fall outside what is considered to be normal programming. These kinds of activities usually occur away from the arena venue and in the surrounding community where opportunities exist to enhance the programs offered to our teams. ***It is important that you check with your Branch or Minor Hockey Association if planning an event outside of normal programming such as fundraising and team social events.***

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.



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. Equipment replacement.