

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). 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.

There are also circumstances where an event falls outside the scope of the insurance policy or the guidelines established by Hockey Canada and the OHF and as a result there is no coverage afforded to any participants. When this situation arises and event organizers intend to proceed with the event they must indicate to the participants in some reasonable way that the event is not covered by Hockey Canada Insurance. As a protective measure for both the participants and the organizers it is highly recommended that an alternative source of insurance be attained to cover the event. Special Events policies can be sourced through local brokers, or through Hockey Canada's broker, B.F. Lorenzetti. The OHF maintains a list of brokers who may be able to provide coverage for events that fall outside the scope of hockey Canada's policy.

Approved OHF Events & Activities

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 OHF. 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.

Please note that insurance coverage for each of the following events or activities is provided for the registered participants only. Event/Activity organizers may wish to purchase a separate "Special Events" policy where non-participants may be in attendance.

Approved OHF Events & Activities (continued)

Event	Notes & Conditions
Administration	
Ice and Facility Rentals	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 (including International)	<ol style="list-style-type: none"> 1. Must be sanctioned by Member Partner; 2. Both teams must be properly registered; 3. Full equipment is to be worn; 4. Registered officials must be used to officiate; 5. Where a game is between a male and a female team: <ol style="list-style-type: none"> a. OWHA must approve; b. Body checking is not permitted.
Tournaments	Must be sanctioned by Member Partner
Canadian University and College Teams	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	Must be a sanctioned team
Summer Evaluation & Conditioning Camps	Only if approved by Branch and Member Partner

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Approved OHF Events & Activities (continued)

Event	Notes & Conditions
Off-Ice Events	
Fundraising or year end event (i.e. banquet, auction) without alcohol	
Fundraising or year end event (i.e. banquet, auction) with alcohol.	<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.
Dryland Training	Only if approved (see section on Dryland Training for details)
Development Seminars	
Mall Display and/or Mall Registration Booth	Requires appropriate supervision
Gambling, Lotteries (50/50, Raffle Tickets)	Activity must comply with municipal and provincial legislation.
Door-to-Door Selling, personal fundraising, cookies, candy bars, etc.	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	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.
Bottle Drives , tree sales, donation drives, shoe shines, car wash	Requires appropriate supervision and risk management to prevent injury to participants near vehicles

The Definite “No” List

There are events that have previously led to injury claims or conflict with OHF programs, regulations or philosophy. 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:

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

There may be additions to this list so please contact your OHF Member Partner or the OHF for more information or if you are unsure of whether or not your event is sanctioned.

* 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.