



Adult Recreational Hockey Membership Program



Information Booklet for Independent Officials

CARHA Hockey is a national, not for profit, sport organization dedicated to providing resources and benefits to Officials who referee adult recreational (old-timers and non-contact) hockey market in Canada. Since 1975, CARHA Hockey has offered programs and services to officials to ensure you get the most out of your referee hockey experience. Some of the programs and services we offer include:

National Referee Registry

- ✓ Exclusively available to CARHA Hockey Members. This online listing provides you with the opportunity to promote your refereeing services to teams, leagues, and tournaments nationwide, should you choose to.

CARHA Hockey Referee Modules

- ✓ Access to CARHA Hockey Referee Modules, which are a training resource that can provide you with basic to advanced skills, tools, and knowledge. Contact us for more information!

Referee Association Guidelines and Learning Tools

- ✓ CARHA Hockey provides a rule book (every year) and crest (every second year) to you

CARHA Hockey Provincial Tournaments – Refereeing Opportunities

- ✓ [2020 CARHA Hockey World Cup](#) (City TBA)
- ✓ [Pacific Cup](#) Hockey Tournament (Victoria, BC)
- ✓ [Pat Curran](#) Memorial Hockey Tournament (Ottawa, Ontario)

Keeping you Safe with Referee Hockey Insurance!

- ✓ \$10 million liability coverage
- ✓ On-ice sport accident coverage
- ✓ CARHA Hockey members are only required to submit their membership fee once during a hockey season (October 1st to September 30th) and are eligible to referee and/or play in as many other CARHA Hockey registered leagues and teams as they wish.

WE'VE GOT YOU COVERED – Insurance Overview

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

CARHA Hockey provides a hockey program that includes hockey insurance for independent Referees across Canada. As there is a risk playing hockey, there are chances of you or someone else being injured while officiating. As such, whether you referee for a league, an independent team or tournament, CARHA Hockey has you protected. Your coverage is in effect for a full year from October 1st to September 30th.

Commercial General Liability Coverage (CGL) covers you in the event legal action is taken against you as a result of the game of hockey. CGL coverage provides you with up to \$10,000,000 per incident. Please note that should the incident be deemed criminal, these would fall outside the scope of a CGL policy.

On-Ice Sport Accident Coverage covers you for dental and/or medical on-ice injuries you may sustain as a result of playing hockey.

ON-ICE SPORT ACCIDENT COVERAGE

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

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

Important Notice: CARHA Hockey and its insurers do not support the use of alcohol and/or drugs while participating in the game of hockey. Should such activity present itself, the insurance coverage provided by our organization may be jeopardized.

Pregnancy: CARHA Hockey welcomes the participation of pregnant women who wish to referee adult recreational hockey. For safety purposes, however, we recommend that you consult your physician prior to refereeing hockey. Please note that coverage does not extend to injuries sustained that affect the term of your pregnancy or the unborn fetus.

CARHA HOCKEY

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How to Submit an On-Ice Sport Accident Claim: If you are injured while on the ice refereeing hockey you can submit claims using the [Sport Accident Claim form](#) or by contacting the CARHA Hockey office. The coverage extended will be contingent upon the policy particulars.

- Claim forms must be signed off by a team/league organizer or the Referee Association Representative;
- Claim forms can be submitted by fax or email along with receipts;
- Claim forms must be submitted within **90 days of injury**. Claimants may submit receipts for up to one (1) year from date of injury;
- Officials are eligible for the coverage providing they have been seen by a doctor or dentist within **30 days from their date of injury**;
- On-ice accidental dental injury coverage shall only apply to whole, sound, natural teeth providing the minimum facial protection equipment is worn. The policy also allows for crowns, veneers and supporting structures. Capped teeth are included as part of the coverage as long as they cannot be removed;
- On-ice accidental medical coverage must be prescribed by a licensed physician.
- Officials are eligible to receive 100% of the sport accident coverage and there are no deductibles. The insurance acts as primary coverage for players who do not have insurance of any kind. The insurance acts as secondary coverage for players who have insurance through their work or otherwise;
- Please note that claims are processed within 10-15 days.

Please contact the following CARHA Hockey staff member for further information:

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