



# Adult Recreational Hockey Membership Program



## Information Booklet for Referee Association Organizers

CARHA Hockey is a national, not for profit, sport organization dedicated to providing resources and benefits to officials who referee adult recreational (old-timers non-contact) hockey in Canada, since 1975.

As part of your membership package, CARHA Hockey is here to help you and your referee association with the following services and resources.

### Keeping Officials Safe- Insurance

- ✓ \$10 million liability coverage
- ✓ \$5 million Directors and Officers coverage
- ✓ \$2 million Errors and Omissions coverage
- ✓ On-Ice Sport Accident Coverage

### Referee Association Resources and Learning Tools

- ✓ CARHA Hockey rule book provided each year to all organizers and officials with a referee crest provided to each official every second year
- ✓ Access to CARHA Hockey Referee Modules; a training resource that provides your officials with basic to advanced knowledge of rules

### Referee Association Website Option

- ✓ Customized Referee Association Website: Complimentary hosting

### National Referee Registry

- ✓ Exclusively available to CARHA Hockey Members, this online listing allows your officials to promote their services to teams, leagues, and tournaments nationwide

## CARHA HOCKEY MEMBERSHIP PROGRAM

CARHA Hockey is partnered with Dan 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.

As there is a risk in refereeing hockey, there is a chance of being injured. As such, all members of CARHA Hockey are provided with worry-free coverage that protects you and your Referee Association while involved in CARHA Hockey approved events and activities.

**Commercial General Liability (CGL)** provides \$10 million liability coverage (per incident) extended to:

- Referee Association Executive
- Each referee under the Referee Association
- Volunteers associated with running the referee association
- Certificate of Insurance provided

In terms of the Referee Association Executive, the CGL provides coverage in the case of a liability suit arising from on-ice incidents. From the referee standpoint, this covers Officials in the event legal action is taken against them as a result of their role in the game of hockey. Please note that should the incident be deemed criminal, this would fall outside the scope of a CGL policy.

**Directors and Officers (up to \$5,000,000):** Provides financial protection to the Referee Association Board of Management and/or Directors in the event that they are held responsible in conjunction with the performance of their duties as it relates to the Referee Association.

**Errors and Omissions (up to \$2,000,000):** Protects the Referee Association Executives and Directors from Officials or sponsors who claim or hold them responsible for failure of delivery of services as promised.

**Sports Participant Liability:** This coverage protects CARHA Hockey and its members from claims arising from “Bodily Injury” and “Property Damage” in the event an injured athletic participant files a lawsuit. It also protects the participant in the event that one player is sued by another player as a result of an injury. It is important to note that most General Liability policies excludes Sports Participants Liability making this a unique offering for CARHA Hockey members.

## 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 / Compassion Benefit	Up to \$1000
Vision Care Expenses	Up to \$100
Loss of Income	No Coverage
MRIs	No Coverage

**How to submit an on-ice sport accident claim:** Should one of your officials become injured as a result of refereeing the game of hockey they 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.

- For referees that are injured under the association, they must have the form signed off by the Referee Association Representative;
- Claim forms can be submitted by fax or email along with receipts;
- Claims must be submitted within 90 days of injury. Claimants may submit receipts for up to one (1) year from date of injury;
- Coverages are in place providing members 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;
- Claims are processed within 10-15 days.

**Conditions for the Insurance:** Coverage is effective upon the commitment from the Referee Association Representative whether received verbally or otherwise. Claims may not be honored if the Referee Association is delinquent in administration with CARHA Hockey. Refereeing must be within the adult recreational/old-timer ranks, be non-contact and all officials must wear CSA approved helmets.

**Coverage Period:** CARHA Hockey's insurance coverage (both liability and on-ice accidental) is in effect from October 1<sup>st</sup> to September 30<sup>th</sup> each year (includes summer). Coverage is valid anytime your officials are refereeing adult recreational hockey anywhere in Canada. Officials can referee non-CARHA Hockey member teams, leagues, and tournaments and still have their coverage in place.

**Referee Association Registration:** When registering your officials, all referees under the association are required to be registered. Referees can be added to the coverage at any time during your season. There are two options when registering your Association with CARHA Hockey.

- ✓ Option 1: The Referee Association Representative registers the Referee Association by logging into CARHA Hockey's online system and registers each referee individually under the Association. You must contact CARHA Hockey for your username and password first.
- ✓ Option 2: CARHA Hockey can register your association for you. Simply email a list of your referees and CARHA Hockey will register each referee under the association and contact the Referee Association Representative with amount due.

**CARHA Hockey Referee and Player Member (Ref Recurs):** CARHA Hockey members are only required to submit their membership fee once during a hockey season (October 1<sup>st</sup> to September 30<sup>th</sup>) and are eligible to officiate and/or play on as many other CARHA Hockey registered leagues and teams as they wish. Officials will be extended coverage in both capacities. However, in order for the coverage to be valid, the CARHA Hockey member must be registered both as a player and as an Official separately.

**Age Eligibility for Referees:** CARHA Hockey membership extends to referees ages 18 to 85 years. Officials over the age of 85 are eligible to receive the CARHA Hockey membership but will only be extended the liability coverage and will not receive the sport accident coverage. It is the Referee Association Representative's responsibility to have officials over the age of 85 sign and submit back the [Overage Waiver form](#) to CARHA Hockey.

**Non-Resident of Canada Referees:** CARHA Hockey referee membership cannot be extended to referees that are non-residents of Canada.

**Outside of Canada coverage:** Members are only covered with CARHA Hockey sanctioned events when refereeing in tournaments or games outside of Canada. We strongly advise officials to obtain travel insurance in the event of illness or accidental injury. With respect to the CGL coverage, there is worldwide coverage providing that any legal action is brought in Canada to be defended by the insurer.

**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 officiate adult recreational hockey. For safety purposes, however, we recommend that officials consult their physician prior to refereeing hockey. Please note that coverage does not extend to injuries sustained that affect the term of the pregnancy or the unborn fetus.

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

Laurie Snider  
Referee Coordinator  
[lsnider@carhahockey.ca](mailto:lsnider@carhahockey.ca)

Angelina Fonzo  
Sport Accident Claims  
[afonzo@carhahockey.ca](mailto:afonzo@carhahockey.ca)