



Host Tournament Insurance 101

Why is host liability coverage recommended?

As there is a risk playing hockey, it is important for tournament organizers to ensure they are covered with a Commercial General Liability Policy. Without liability coverage as the tournament host, you would be left exposed and unprotected from a liability standpoint. By purchasing CARHA Hockey's Host Tournament Insurance, if a player/patron does get injured, and they chose to take action then coverage is in place.

The Host Tournament Insurance covers the organizing committee of the tournament as well as volunteers and timekeepers – it does not extend to players in your Tournament unless they are CARHA Hockey members. Host Liquor Liability is available for an additional fee of \$45.

Additional Insured

The Tournament name is listed on the Certificate of Insurance as the main insured; however, there is a section on the Certificate of Insurance for additional insured. An additional insured refers to those other groups that asked to be named. This will vary depending on the requirements of the location and can include such things as the town, the facility, etc.

Listing the town or the facility as additional insured is included, at no cost, if they require it or simply if the host organizers (yourselves) request it. More and more we are finding that municipalities are either mandating that tournament organizers carry liability coverage or are moving in this direction.

Per Tournament Team Rate

Option Purchasing Host Tournament Insurance coverage only extends the Commercial General Liability Policy to the organizing committee. It does not include liability or sport accident coverage for your tournament participants. Only teams that are CARHA Hockey members are extended coverage. As such, tournaments that sanction with CARHA Hockey have the option of offering "tournament-only" coverage which would extend both liability and sport accident coverage to non-CARHA Hockey teams for the duration of your tournament. Teams may purchase the \$150 Per Tournament Team Option directly through CARHA Hockey or you may opt to include this cost in your tournament entry fee to ensure all participants are covered.

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