



Hockey Canada Insurance Program

Today's Discussion

- **Participant Fee**
- **Types of Coverage's:**
 - **HBT – Health Benefits Trust**
 - **Accidental Death and Dismemberment**
 - **Commercial General Liability**
 - **Directors and Officers Liability Insurance**
- **Current Trends**
- **Making a Claim –Important Reminders**
- **Event Sanctioning**



- **Hockey Canada has taken a leadership role in amateur sport in Canada**
- **It is very much a misnomer to say that insurance costs are driving up registration fees**
- **The insurance industry took a financial hit following September 11th and policy rates have certainly skyrocketed, however....**



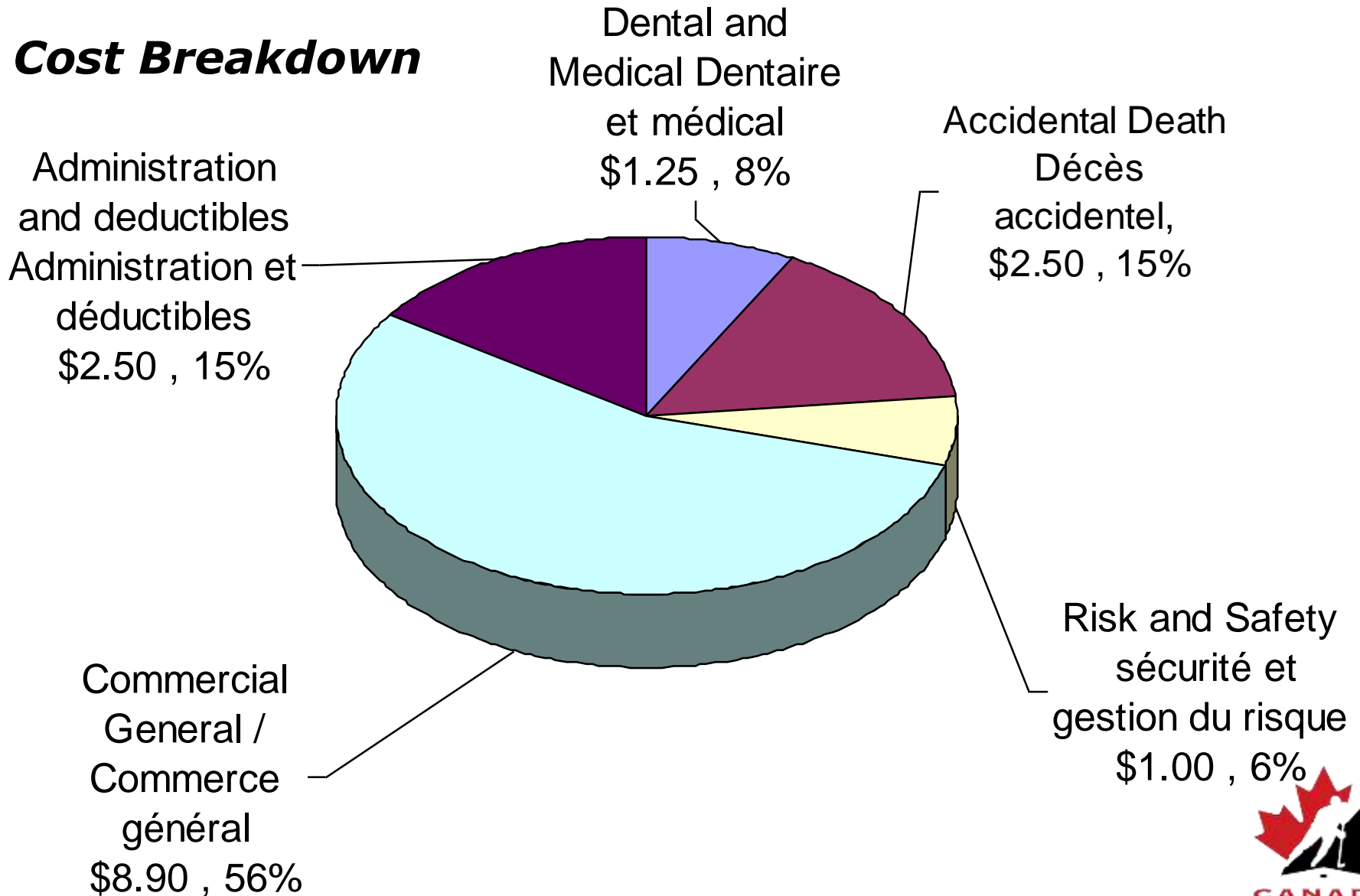
History

- ***The premium since 2005-2006 has been \$16.15.***
- ***Because Hockey Canada has such a large membership we were able to negotiate a deal that made other sporting bodies envious!***



Cost Breakdown

Cost Breakdown



What is HBT – Health Benefits Trust

- The HBT is a self insured program managed by Hockey Canada in order to provide cost effective **Accidental** Medical/Dental Insurance to it's members.
- This coverage applies **in excess** of other valid and collectable insurance i.e. Provincial Medical and Hospital Plan or Personal Group Insurance



Types of Coverage

Health Benefit Trust Program

Accident Medical/Dental

Secondary insurance

Limits

Dental Expense: per tooth \$1,250

per accident \$2,500

Medical Expenses: \$5,000



Types of Coverage

SUBLIMITS

- Physiotherapy, Osteopath, Chiropractor up to : \$500.
- Prosthetic Appliance: \$1,000
- Tuition Expense: \$2,000
- Emergency Taxi Benefit: \$40
- Travel expense Benefit: \$100
per accident
- 100% of Ambulance Expense
- Loss of Income \$1,000



Types of Coverage

HBT Does Not Cover

- Benefits eligible under other private plans
- Benefits paid by a government hospital
- Benefits for a non resident playing hockey in Canada without a primary coverage
- Eye glasses or contacts
- Sickness or disease
- Repair or replacement of artificial teeth or dentures
- A knee brace or similar device needed solely for playing hockey
- Equipment replacement



Types of Coverage

ACCIDENTAL DEATH & DISMEMBERMENT

AD&D Insurance covers very serious, permanent injuries which might occur while participating in a HC/Branch sanctioned activity. This coverage is in addition to any other valid and collectable insurance policy.



Types of Coverage

ACCIDENTAL DEATH & DISMEMBERMENT

For Loss of:

- *Speech **and** hearing in both ears* \$45,000
- *Sight of one eye* \$35,000
- *Speech **or** hearing in both ears-* \$30,000
- *Life* \$25,000
- *Entire sight of both eyes* \$50,000
- *One hand and sight of one eye* \$45,000



Types of Coverage

ACCIDENTAL DEATH & DISMEMBERMENT

For Paralysis of:

- *All four limbs (Quadriplegia)* \$1,000,000
- *Both Lower Limbs (Paraplegia)* \$1,000,000
- *One arm and leg on the same side of the body (Hemiplegia)* \$1,000,000
- *Brain injury resulting in serious permanent disability* \$1,000,000

NEW (2011 Renewal)

- *(NEW) Physio coverage for rehab* \$15,000 (760 days)
- *(NEW) Emergency Transportation* \$ 250
- *Accidental Vision Benefit* \$ 250
- *Funeral Expense Benefit* \$ 10,000



Types of Coverage

- ***Note that a large portion of the cost (\$8.90) goes into:***

COMMERCIAL GENERAL LIABILITY

- ***Simply explained this covers lawsuits and settlements.***



Types of Coverage

Named Insured

- ***Hockey Canada***
- ***The Thirteen Branches of Hockey Canada***
- ***Associations***
- ***Leagues***
- ***Participants***
- ***Teams***
- ***Officials of any of the foregoing, including those teams that are based in the U.S.A.***



Types of Coverage

Includes

- Owners
- Officers
- Directors
- Shareholders
- Members
- Committees
- Registered members
- Players
- Managers
- Staff Members
- Team Workers
- Officials
- Cheerleaders
- Referees
- Coaches
- Trainers
- Sponsors
- Employees
- Instructors
- Volunteers
- And Spouses of the Foregoing



Types of Coverage

Coverage

\$ 20,000,000 per occurrence for bodily injury & property damage to third parties

- *Hockey Canada covers each player for liability*
 - Under HC plan if a player suffers Quadriplegia they would be covered
 - Under some plans which are supervisory in nature the coverage is on the insured. In this case the injured player would have to prove the insured contributed to the injury.



Sexual Misconduct Liability

This policy covers the insured's liability arising out of alleged or actual sexual misconduct for which the insured may be held legally liable.

- *Will pay defense costs of the accused in civil court until proven to be guilty.*
- *Will reimburse the defense costs of the accused, if found innocent, in criminal court (\$25,000 sub-limit).*



What is D & O Insurance

Directors and Officers Liability

- *Relates to the legal obligation to manage the affairs of the association with honesty, loyalty, care, skill, in good faith and with due diligence.*
- *The directors and officers of an organization are those considered the most responsible and therefore the most potentially liable for any wrongdoing or harm that comes about in that organization's activities*
- *The D&O policy is concerned with alleged wrongful acts on the part of directors and officers in the manner in which they have performed their duties including board decisions!*



What is D & O Insurance

As a director you may be personally liable for such things as:

- Employee discrimination
- Wrongful dismissal
- Activities of volunteers and/or employees
- Enforcement of Association or government regulations
- Providing advice to members
- Unpaid wages
- Uncollected withholding taxes
- Wrongful acts such as misstatements or misleading acts



What is D & O Insurance

Claims may be made by:

- **Volunteers**
- **Employees**
- **Government bodies**
- **Suppliers**
- **Customers**
- **General Public**



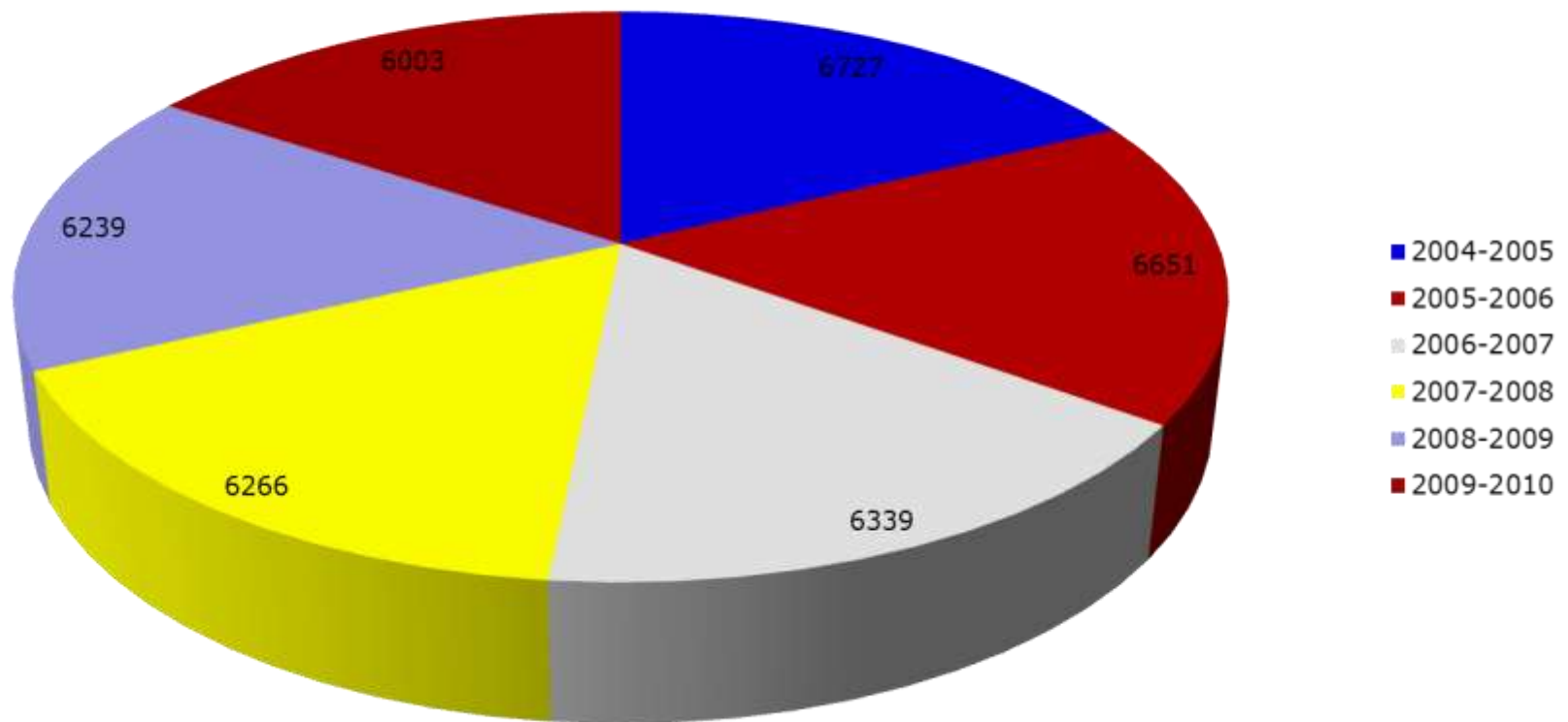
What is D & O Insurance

Policy will include:

- *Claims made policy*
 - Covers a claim made while policy is in force
 - Covers a claim you did not know about during the policy period but surfaces
 - If you are aware of any existing situations you should report
- *World wide territory*
 - Covers claims from anywhere in the world in any court
- *Coverage for non-entities*
 - Coverage for any association without a constitution
- *Volunteers and Spousal coverage*
 - Covers spouses or heirs if they are named
- *Libel and Slander*
 - Covers liability for written or verbal slander of someone
- *Penal Defense costs*
 - Defense costs for criminal activity
- *Administrative Errors & Omissions*
 - Overlooking something you were suppose to do

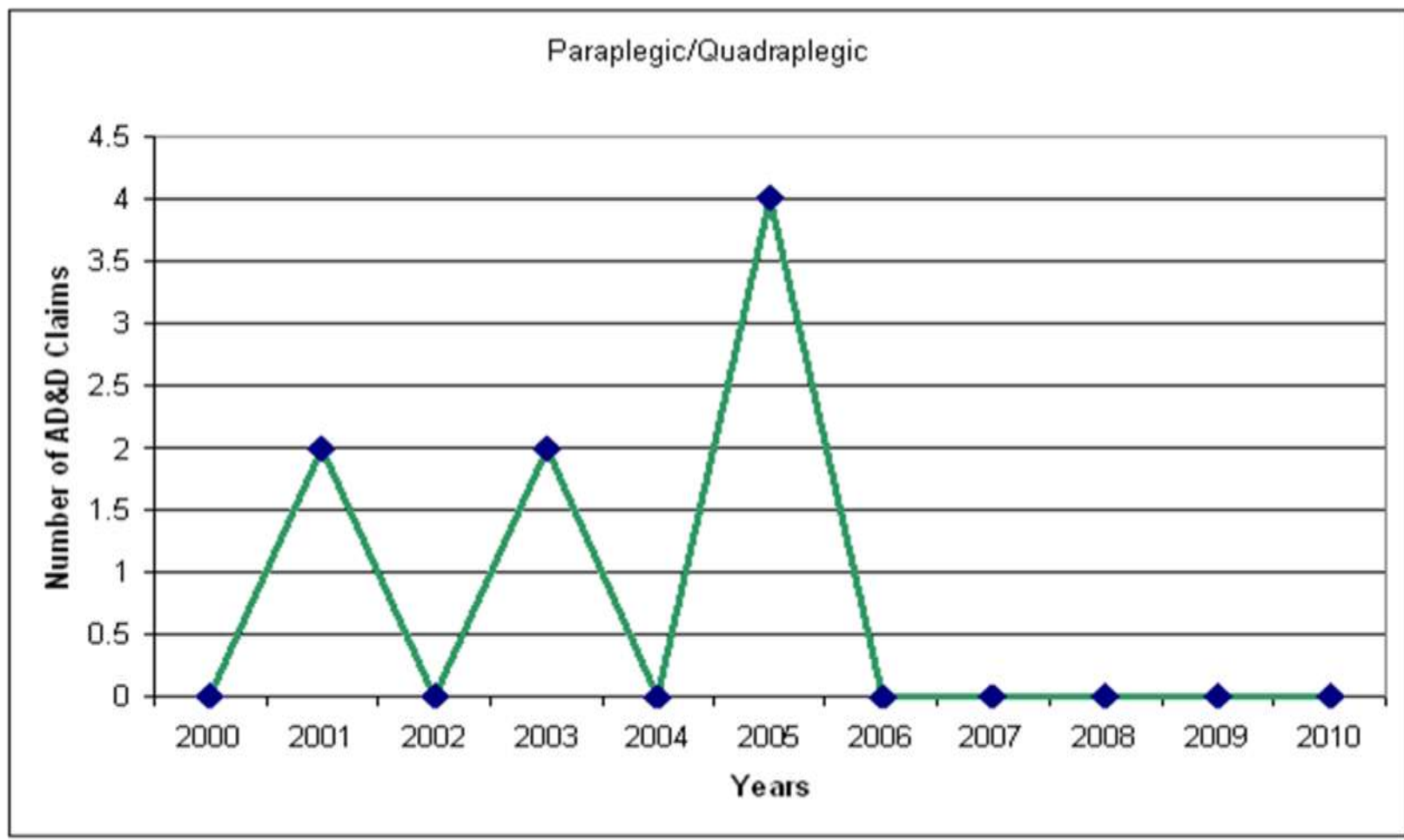


Total Number of Accident/Dental Claims



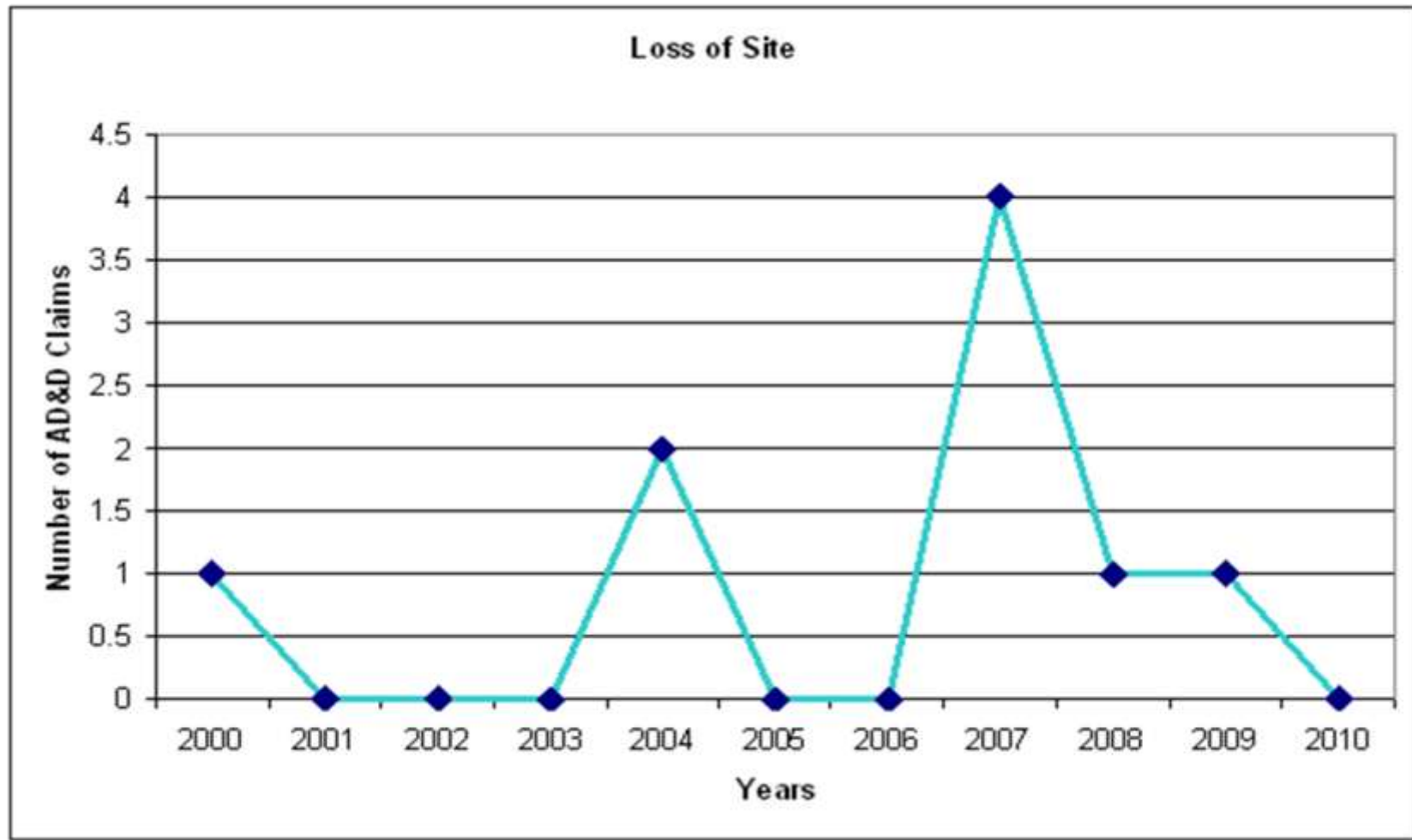
CANADA

Current Trends



CANADA

Current Trends



Hockey Canada Claims

Injury Report Form

- *Submitted whenever a registered player or team official is injured during a hockey activity **AND INCURS EXPENSES BEYOND PROVINCIAL AND PRIVATE INSURANCE***
- *Must be completed by the injured party AND the attending dentist or physician*
- *Submit fully completed form to your Branch WITHIN 90 DAYS of the accident*
- *Available from your association or Branch. Carry extra forms.*
- *For more information see the “**Safety Requires Teamwork**” booklet*



Making a Claim



HOCKEY CANADA INJURY REPORT



FORWARD TO: Hockey Canada
 1000 Avenue Road
 Toronto, Ontario M5G 1S2
 Tel: (416) 947-8800
 Fax: (416) 947-8801
 Email: injuryreport@hockeycanada.ca

CLAIMED BY (THE PARENTS OF MINORS OR AS A GUARDIAN): _____
 INJURED PARTICIPANT: Player Team Official Game Official Spectator
 NAME: _____ PHONE: _____ FAX: (905) 979-_____
 ADDRESS: _____ CITY/TOWN: _____
 PROVINCE: _____ TEAM CODE: _____ PHONE: _____
 HOME NUMBER: _____

INJURY: Infection Swell Abru PreVice Broken Blister Avulsion

CATEGORY: AAA AA A B BB C CC
 D DD E Home Major Amc Minor Amc
 Swell Adult Acc Other

INJURY PART INJURED: Head Neck Shoulder Arm Elbow Wrist Hand Finger Thumb Hip Thigh Foot
 Chest Back Neck Elbow Upper Lower Ankle Knee Toe
 Skull Lower Abdomen Bladder Pelvis Groin Hip Other

TYPE OF INJURY: Contusion Laceration Fracture Sprain Strain
 Contusion Dislocation Separation Infection (eg. ear injury)

OTHER INJURY: Concussion Broken Bone Other

INJURY CONTINUES: Name of area/location: _____
 Head Neck Shoulder Arm Elbow Wrist Hand Finger Thumb
 Hip Thigh Foot Chest Back Neck Elbow Upper Lower Ankle Knee Toe

Was the injured participant in the control, charge and/or care of their club at the time of the injury? Yes No
 Was this a case for which Hockey Canada liability applies? Yes No

CAUSE OF INJURY: Hit by Stick Collision with Goals Non-Contact Injury
 Hit by puck Collision with opponent Collision with opponent
 Fall on Ice Checked from behind Collision with Net
 Other Other

LOCATION: Defensive Zone Offensive Zone Neutral Zone
 Behind the Net In Front Net/Corner Spectator Area
 Rink Side Dressing Room Other

WEARING OTHER EQUIPMENT: Full Face Mask Full Mouth Guard
 Half Face Mask/Mouth Mouth Protector
 Helmet No Face Shield No Helmet No Face Shield
 Short Gloves Long Gloves

ADDITIONAL INFORMATION: Has the player sustained this injury before? Yes No
 If "Yes" how long ago? _____
 Was a penalty called as a result of this incident? Yes No
 Estimated distance from hockey? 1-2 meters 3-4 meters

DESCRIBE HOW ACCIDENT HAPPENED: (Attach page if necessary)
 I hereby warrant and agree that the information provided in this report is true and correct to the best of my knowledge and belief. I understand that this report is confidential and will be used for the purposes of Hockey Canada's liability program. I understand that this report is confidential and will be used for the purposes of Hockey Canada's liability program. I understand that this report is confidential and will be used for the purposes of Hockey Canada's liability program.
 Signed: _____ Date: _____
 Please Print Name if under 18 years of age

TEAM INFORMATION: (To be completed by a Team Official)
 Association: _____ Team Name: _____
 Team Official (Print): _____ Team Official Position: _____
 Signature: _____ Date: _____

ADDITIONAL INFORMATION: (To be completed by the participant or their parent/guardian)
 I hereby warrant and agree that the information provided in this report is true and correct to the best of my knowledge and belief. I understand that this report is confidential and will be used for the purposes of Hockey Canada's liability program. I understand that this report is confidential and will be used for the purposes of Hockey Canada's liability program. I understand that this report is confidential and will be used for the purposes of Hockey Canada's liability program.
 Employee (if minor, list parent's employer): _____
 1. Do you have private health coverage? Yes No (Print Name)
 2. Do you have other health coverage? Yes No (Print Name)
 3. Do you have other health coverage? Yes No (Print Name)
 Make a Claim Payable To: Injured Person Parent Team Other

INJURY APPROVAL



Important Reminders

- *The Hockey Canada Injury Report relates specifically to the Hockey Canada National Insurance Program and allows an individual, **for whom a premium has been paid**, to access the Hockey Canada Major Medical and Dental coverage.*
- *Hockey Canada is strictly a supplemental insurer. If an injured party has access to any other insurance, they must pursue it through such insurance first. Hockey Canada shall cover those costs not covered by an injured party's primary insurance to Hockey Canada policy limits.*



Important Reminders

When are you covered?

- Hockey Canada/ Branch **sanctioned events*** when playing member teams only. (Does not apply to adult recreational hockey)
- Transportation directly to and from the arena or venue.
- Accommodations while billeted at a hotel during a Hockey Canada/Branch sanctioned hockey activity.



Important Reminders

- * 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.
- However, program extensions such as dry land training and fundraising events all require sanctioning approval from your Branch.
- It is important that you check with your Branch or Minor Hockey Association if planning an event outside of normal programming.
- Certificates of Insurance and hold harmless clauses.



The Future - 2011 Renewal

At the 2011 AGM the following motions were ratified:

That upon completion of the ongoing actuarial review of Hockey Canada's insurance reserves and potential claims exposure, the Insurance Committee will review existing participant fee structure and will propose alterations as warranted. Such proposal will not provide for a participant fee structure which exceeds the current rate.

That the Hockey Canada Board of Directors accept the Insurance Committee report as presented and the cancel/rewrite provisions as described herein.



The Future - 2011 Renewal

Highlights

- *Cancel re-write to take effect September 1, 2011*
- *Insurer to guarantee their renewal terms and conditions for another five year term (D and O is 3 years)*
- *AD and D coverage expanded as discussed*





Hockey Canada Insurance Program