



Adult Recreational Hockey Membership Program



Information Booklet for Players

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

Tournament Finder

- ✓ Discover one of our 500+ supported tournaments

Play in one of our Major Sanctioned Events

- ✓ [2016 CARHA Hockey World Cup](#) (Windsor, Ontario)
- ✓ [Pacific Cup](#) Hockey Tournament (Victoria, BC)

Looking for a League to Play In?

- ✓ Let us help you locate a men's, women's or co-ed league, team, shinny or pick-up hockey in your area

Arena Finder

- ✓ Find an arena anywhere in Canada to play in

Keeping you Safe with Hockey Insurance!

- ✓ \$10 million liability coverage
- ✓ On-ice sport accident coverage
- ✓ Your coverage is transferrable to any other CARHA Hockey registered team or league you play in or organize

WE'VE GOT YOU COVERED

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 playing hockey, there are chances of you or someone else being injured while playing. As such, whether you play in a league, on an independent team or with a shinny group, CARHA Hockey has you protected while you play the game. Your coverage is in effect for a full year from October 1st to September 30th each year. You can also take your coverage with you to other CARHA Hockey registered leagues or teams at no additional cost.

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/medical benefits available to you include the following:*

Player Dental Coverage - Full facial protection (no mouth guard required)	Up to \$2000
Player Dental Coverage - Half visor with mouth guard	Up to \$1500
Goalie Dental Coverage - Full facial protection (no mouth guard required)	Up to \$1500
Referee Dental Coverage - Half visor (no mouth guard required)	Up to \$1500
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
MRIs	No Coverage
Loss of Wages	No Coverage

How to Submit an On-Ice Sport Accident Claim: If players are injured while on the ice playing 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.

- Claim forms must be signed off by a League Organizer or Team 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;
- Players 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.
- Players are eligible to receive 100% of the sport accident coverage and there are no deductibles. The insurance acts as primary coverage for players that have no insurance of any kind. The insurance acts as secondary coverage for players that have insurance through their work or otherwise.

Please note that claims are processed by our brokers within a 10-15 day time frame.

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 play adult recreational hockey. For safety purposes, however, we recommend that you consult your physician prior to playing hockey. Please note that coverage does not extend to injuries sustained that affect the term of your pregnancy or the unborn fetus.

[Please contact the following CARHA Hockey staff member for further information](#)

Karen Hodgson
Membership Programs
khodgson@carhahockey.ca

Ashley Burrill
Women's Hockey Programs
aburrill@carhahockey.ca

Angelina Fonzo
Sport Accident Claims
afonzo@carhahockey.ca