



# SAFETY REQUIRES TEAMWORK & SAFETY FOR ALL

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**Revised 2019-2020**

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An Information Guide to Hockey Canada's Risk  
Management and National Insurance Programs &  
A Guide to Understanding Bullying, Harassment  
and Abuse for Parents and Guardians.

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**[www.HockeyCanada.ca/Insurance](http://www.HockeyCanada.ca/Insurance)**

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# UNDERSTANDING BULLYING HARASSMENT & ABUSE



CANADIAN  
RED CROSS

Kids Help Phone 

# MISSION STATEMENT

The mission of Hockey Canada is to lead, develop, and promote positive hockey experiences



# FAIR PLAY MEANS SAFETY FOR ALL

## A PARENTS' & GUARDIANS' GUIDE TO UNDERSTANDING BULLYING, HARASSMENT & ABUSE

### WHAT DOES SAFETY FOR MY CHILD MEAN?

We all want our children to be safe - keeping them safe means putting the **child's best interests first**. In sports this means ensuring that the young player is treated with respect and integrity — emotionally, socially, intellectually, physically, culturally, and spiritually.

### WHAT IS HOCKEY CANADA'S MISSION?

The mission of Hockey Canada is to lead, develop, and promote positive hockey experiences.

The well being of its participants are of primary importance. This includes, among other things, a shared responsibility with parents and guardians to nurture the physical and emotional well-being of its participants.

# RECOGNIZING BULLYING, HARASSMENT & ABUSE

## WHEN IS MY CHILD UNSAFE?

Young people are unsafe when someone uses his or her power or position to harm them either emotionally, physically and/or sexually. These types of violence can be bullying, harassment or abuse. It can happen between peers, between younger and older youth or between adults and youth.

## BULLYING

### WHAT IS BULLYING?

Bullying is repeated, unwanted, aggressive behaviors by a youth or group of youth. It involves an observed or perceived power imbalance. It can result in physical, social or educational harm or distress for the targeted youth. (Tang, Cummings, Pepler, Petrunka, PREVNET 2016)

#### **Physical**

(used most often by boys)

- hitting
- shoving
- kicking
- spitting on
- grabbing
- beating others up
- damaging or stealing another person's property

#### **Verbal**

- name-calling
- humiliating
- degrading behaviours
- may happen over the phone
- hurtful teasing
- threatening someone
- in notes or in person
- through text messaging or chat rooms
- social media

# UNDERSTANDING BULLYING HARASSMENT & ABUSE

## **Relational**

(used most often by girls)

- making others look foolish
- excluding peers
- spreading gossip or rumours
- this may happen in person, over the phone, through text messaging, or over the computer

## **Cyberbullying**

(includes the use of email, cell phones, text messages and internet sites)

- pretend they are other people online to trick others
- send threatening or harassing emails
- spread lies and rumors about the people they are victimizing
- trick people into revealing personal information
- send or forward mean text messages
- post pictures of people without their consent

## **WHAT IS THE ROLE OF THE THE PERSON WHO IS THE WITNESS?**

People who are witnesses play a role in the bullying world. Their reaction or lack of reaction often influences the outcome of the interaction:

- a passive response gives the person who is bullying a theatre to cause hurt and a sense of reinforcement as there is no opposition.
- a supportive response gives the person who bullies positive attention, alignment, power and social status. The person who is the witness may also increase their own social status.
- a negative response supports the person being bullied and may stop the bullying; it may also put the person who is the witness at risk to become the next victim.

## **BULLYING IS NOT...**

- Conflict between friends
- An argument between people of equal power
- Accidental
- Normal relational development challenges
- A “one-time” event (usually)

# UNDERSTANDING BULLYING HARASSMENT & ABUSE

- Friendly teasing that all parties are enjoying
- Something people grow out of

## **BULLYING IS....**

- Behavior that causes harm or distress to another individual, including physical, emotional, social or academic harm.
- Based on power imbalances where the person who is bullying has power over the person who is victimized.
- Is a behavior that is typically repeated

(Beyond the Hurt, Canadian Red Cross, Beyond the Hurt, 2016)

## **WHAT IS HARASSMENT?**

Harassment is offensive behaviour – emotional, physical, and/or sexual - that involves discrimination against a person because of their race, national or ethnic origin, age, colour, religion, family status, sexual orientation, sex/gender, disability, marital status, or pardoned conviction. It is a HUMAN RIGHTS issue.

Harassment may be a single event or a pattern of mistreatment. It may be directed at an individual or group through the development of a “chilly” or “hostile” environment.

Harassment occurs when someone attempts to negatively control, influence or embarrass another person based on a prohibited ground of discrimination. Examples include displays of favouritism or dis-favouritism, subtle put downs or ostracism.

## **WHAT IS CRIMINAL HARASSMENT?**

Criminal harassment—often known as stalking—involves following another person; monitoring them or someone close to them, or their home; contacting them repeatedly against their wishes or threatening them. For a charge of criminal harassment to be laid, the victim must have reason to fear for his/her safety (or the safety of someone else) and the perpetrator must know—or could reasonably be expected to know—that the victim is fearful (Family Violence in Canada, A Statistical Profile, 2001).

Criminal charges may also be laid in harassment cases if a person has been physically or sexually assaulted.

# UNDERSTANDING BULLYING HARASSMENT & ABUSE

## WHAT ARE THE MOST COMMON TYPES OF HARASSMENT?

The most common types of harassment are harassment based on race, disability and sexual harassment.

## WHAT IS RACISM?

Racism is when people are treated differently because of their colour, racial or ethnic background. Examples include making jokes, insinuations, humiliating comments or racially oriented remarks, criticizing and being intolerant of differences: accents, clothing, hairdo, customs and beliefs.

## DISABILITY HARASSMENT:

Disability harassment is when a person is treated differently because of a real or perceived disability, either physical, developmental or illness-related. It may be verbal – such as name calling or threatening the person with physical harm, actually physically harming a person, hurtful written comments, or preventing an individual from fully participating in on-ice or team activities.

## WHAT IS SEXUAL HARASSMENT?

Sexual harassment is unwelcome behaviour of a sexual or gender nature that negatively affects the person or the environment. Examples are questions about one's sex life, pressuring for dates or sexual favors, sexual staring, sexual comments, showing or sharing sexual images in person or online, unwanted touching, spreading sexual rumors (including online), insults about sexual orientation and sexual assault.

## WHAT DETERMINES IF HARASSMENT HAS OCCURRED?

Dealing with harassment can sometimes be difficult as what is viewed as harassment by one person may be viewed as a “joke” by another person. But it is the **impact** of the behaviour on the victim that is the most critical issue, **not the intention** of the person who harasses.



## ABUSE

### WHAT IS CHILD ABUSE?

Child abuse is any form of physical, emotional and/or sexual mistreatment or lack of care which causes physical injury or emotional damages to a child, whether done in person or through technology. Across Canada a person is considered a child up to the age of 16 to 19 years depending on the provincial/territorial legislation. The person in power may be hurting them in a number of ways:

- Emotional abuse occurs when a person in a position of power repeatedly or severely attacks a child's self-esteem through use of language, gestures or other behavior that is degrading, isolating, humiliating, terrorizing, rejecting, or corrupting, or that ignores a child's need for basic emotional care. It can take the form of name-calling, threatening, ridiculing, berating, intimidating, isolating, hazing or ignoring the child's needs. This can be done in person or through technology, but is **NOT** simply:
  - Benching a player for disciplinary reasons
  - Cutting a player from a team after tryouts
  - Refusing to transfer a player
  - Limiting ice time
  - Yelling instructions from the bench

#### **These are not protection issues**

- Physical abuse occurs when a person in a position of power physically hurts or threatens to hurt a child, or by any means deliberately creates a significant risk of physical harm of a child. This may take the form of slapping, hitting, shaking, kicking, pulling hair or ears, throwing, shoving, grabbing, hazing or excessive exercise as a form of punishment.
- Neglect is a caregiver's inattention to the basic necessities of life such as clothing, shelter, nutritious diets, education, good hygiene, supervision, medical and dental care, adequate rest, safe environment, moral guidance and discipline, exercise and fresh air for a child. Neglect is also defined as the failure to provide minimum care, and lack of supervision that presents risk of serious harm to a child. This may occur in hockey when injuries are not adequately treated or players are made to play with injuries, equipment is inadequate or unsafe, or road trips are not properly supervised.

# UNDERSTANDING BULLYING HARASSMENT & ABUSE

- Sexual abuse (a form of sexual violence) occurs when a child is used by an older or more powerful child, adolescent or adult for his or her own sexual stimulation or gratification. It can include contact or non-contact or through technology. It also includes language, gestures or behaviors that are sexual in nature with children.

## CONTACT

- Touched in sexual areas
- Forced to touch another's sexual areas
- Kissed/held in a sexual manner
- Forced to perform oral sex
- Vaginal or anal intercourse, including penetration with any object

## NON CONTACT

- Shown sexual videos and pornography in person, via internet, by cell phone or photos
- Being flashed/exposed to sexual body parts, in person or through technology like a web cam
- Forced to pose for seductive or sexual photos or videos
- Forced to listen to sexual talk
- Teased about sexual body parts
- Subjected to intrusive questions, comments, or observations, verbally, or through notes, email, chat rooms or text messages
- Made the object of voyeurism or unwanted watching
- Forced to watch sexual acts

## CHILD EXPLOITATION, WHICH INCLUDES:

The actual or attempted abuse of a position of authority, differential power or trust in a relation to a child, with a view of benefiting sexually, monetarily, socially or politically from the use of a child; Intentionally viewing, downloading or distributing any sexualized, demeaning or violent images involving children; or taking a photograph or other image of a child or making representations of a child in a way that can reasonably be interpreted as sexualized, demeaning or violent.

# HAZING

## WHAT IS HAZING?

“Hazing” is an initiation practice that may humiliate, demean, degrade, or disgrace a person regardless of location or consent of the participant(s). Hazing is against Hockey Canada’s regulations.

# BULLYING AND HARASSMENT: TIPS FOR CHILDREN AND YOUTH

## IF YOU ARE BEING TARGETED

- Remember it is not your fault, and there is nothing wrong with you–no one deserves to be bullied or harassed.
- Tell an adult you trust. They can give you support and help stop the bullying or harassment. If no one helps you, keep telling until you do get help.
- Have a teacher or an adult help you with a safety plan if the bullying is making you afraid or upset.
- Take a Stand:
  - KEEP YOUR COOL** and walk away. Using insults or fighting back will make the problem worse.
  - USE HUMOUR.** Say something funny and make them think you don’t care.
  - BE ASSERTIVE,** look confident and let the person know that they need to stop what they are doing.
- Hang out with friends that you know will support you and work together to speak out against bullying and harassment.

## IF YOU SEE THAT SOMEONE IS BEING BULLIED OR HARASSED:

- Stand up for your friends who are targeted.
- Refuse to go along with bullying or harassment–people who laugh, agree or cheer only encourage the behaviour. Instead, take the side of the person who is being targeted.

# UNDERSTANDING BULLYING HARASSMENT & ABUSE

- Report what you see or hear to an adult.

## IF YOU ARE BULLYING OR HARASSING SOMEONE:

- Stop the aggressive, controlling behaviour.
- Take responsibility for your actions.
- Treat people the way you want to be treated.
- Learn how to be a good friend.
- Talk to someone about how you feel and ask for help.

## FOUR STEPS TO STOP CYBERBULLYING:

1. **STOP** – Do not try to reason with or talk to someone who is cyberbullying you.
2. **BLOCK** – Use the block sender technology to prevent the person from contacting you again.
3. **TALK** – Tell a trusted adult, inform your school, use a help line and/or report it to police.
4. **SAVE** – Save any instant messages or emails you receive from the person who is bullying you.

## TIPS FOR PARENTS

- Teach your children that if they see someone being bullied, they should not watch, laugh or join in.
- Pay attention to the relationships in your children's groups. Ensure all children are included and that inappropriate behaviours are addressed.
- Help kids see the value of offering empathy and support to those who are bullied.
- Be a good example for your children. Model respectful behaviours at home and in your daily interactions.

## ON CYBERBULLYING

- Familiarize yourself with online activities. Learn about the websites, blogs, chatrooms and cyberlingo that your children are using.
- Keep the computer in a common area so you can monitor activities.

## UNDERSTANDING BULLYING HARASSMENT & ABUSE

- Keep open communication lines with your children so they feel comfortable talking to you about cyberbullying experiences. Let them know that you are there to support them.
- Recognize that online communication is a very important social aspect in kids' lives. Do not automatically remove their online privileges if you find out about a cyberbullying experience.
- Talk to your children about what is acceptable behaviour online and offline.
- Report any incident of online harassment and physical threats to the local police or your Internet Service Provider.
- Report any bullying that occurs over your child's cell phone to your phone service provider. You may have to change the phone number if the problem does not stop.

## RECOGNIZING VULNERABLE SITUATIONS

### HOW DO I KNOW WHEN MY CHILD IS BEING BULLIED, HARASSED OR ABUSED?

- Listen to them
- Believe them
- Observe them
- Watch their interactions with others
- Be aware of sudden changes in their behaviour and/or anger in them
- Question unexplained bruises, marks on their faces, back, thighs, upper arms, heads, buttocks, genital areas

### WHO WOULD HURT MY CHILD?

Unfortunately, it is usually someone both you and your child know and who misuses his/her power over your child. This may be a peer, a young person, or an adult.

### WHO ARE SEXUAL OFFENDERS?

Sexual offenders are/can be:

- Most often male but may be female
- An older child, adolescent or adult
- Found in all levels of society and in all cultures

## UNDERSTANDING BULLYING HARASSMENT & ABUSE

- Either infrequent offenders or pedophiles who are fixated on children as sexual objects
- Prone to rationalize and minimize their abusive behaviour

### **WHERE IS MY CHILD MOST AT RISK OF BEING BULLIED, HARASSED OR ABUSED?**

Basically your child is most vulnerable when:

- He/she is alone with another person - this could be in the arena, dressing room, car, bus, home, office, outside - anywhere!!
- In a group setting where there is inadequate supervision.

## RECOGNIZING COPING MECHANISMS

### **HOW DO CHILDREN AND YOUTH COPE WITH THE TRAUMA OF BULLYING, HARASSMENT AND ABUSE?**

- Some pretend it never happened.
- Others convince themselves that it wasn't so terrible.
- Many find excuses as to why it happened.
- Some blame themselves.
- Some develop physiological defenses - headaches, body pains and illnesses.
- Others escape through drugs, alcohol, food or sex.
- A few try to hide from their pain by being perfect.
- Some try suicide.

### **WHY DO KIDS NOT TELL?**

They may:

- Be frightened.
- Believe they are responsible.
- Not want to get the perpetrator into trouble.
- Be embarrassed and ashamed.
- Think no-one will believe them.
- Worry that they will not be allowed to play hockey.

# IDENTIFYING PARENTS' & GUARDIANS' ROLE

## WHAT DO I DO IF A CHILD OR YOUTH TELLS ME HE/SHE IS BEING HARMED?

Follow "HEARD"

### **H – Hear what they are saying and not saying**

- Listen to your child's fears about the situation.

### **E – Empathize with them**

### **A – Affirm**

- Identify vulnerable situations and be there to protect your child.

### **R – Report/Refer**

- If it is mild bullying or harassment, try to resolve the situation informally.
- If it is moderate or serious bullying or harassment, refer the complaint as specified in your organization's policy.
- If it is Criminal Harassment, the police must be informed.
- If it is abuse refer immediately to your Provincial/Territorial Child Protection Agency or Police.
- Keep it confidential; do not get caught in the "rumour mill".

### **D – Document the situation and your response; determine the support your child needs**

## WHAT DO I DO IF I SUSPECT MY CHILD IS BEING HARMED?

Follow “DARE”

### **D – Document your observations**

- Record behaviors, dates, times and people involved.

### **A – Affirm the child’s situation**

- Identify vulnerable situations and be there to observe and protect your child.
- Seek advice or information from a knowledgeable person.
- Tell your child your concerns.
- Listen to your child’s fears about the situation.

### **R – Report/Refer if your suspicions are strong**

- If it is mild bullying or harassment, try to resolve the situation informally.
- If it is moderate or serious bullying or harassment, refer the complaint as specified in your organization’s policy.
- If it is Criminal Harassment, the police must be informed.
- If it is abuse refer immediately to your Provincial/Territorial Child Protection Agency or Police.
- Keep it confidential; do not get caught in the “rumour mill”.

### **E – Establish support for your child**

## **DON’T:**

- React with shock, horror or disbelief - even though you may feel like it.
- Promise to keep a secret - you are legally bound to report if it is a protection or criminal issue.
- Promise “everything will be fine” - there are many problems to resolve, it will take time.
- Assume the child or youth hates the person hurting them - there may be conflicting feelings.
- Put the responsibility of reporting on someone else - they may not do it.
- Press the child or youth for details - the matter may go to court, so it is important that evidence is not contaminated.



## UNDERSTANDING BULLYING HARASSMENT & ABUSE

### HOW DO I PROTECT MY CHILD OR YOUTH AGAINST HAZING?

- Talk with him/her about hazing; discuss peer pressure.
- Explain that he/she does not have to submit to hazing.
- Know Regulation 07 of the Hockey Canada Constitution.
- Report incidents.

## RECOGNIZING RESPONSIBILITIES

### RECOGNIZING MY RESPONSIBILITY AS A PARENT/ GUARDIAN.

#### Your contribution is key to meeting this goal:

- Ensure your own behaviour models respect and integrity towards coaches, officials, participants, and other parents.
- Understand the issues and become knowledgeable.
- Know and support your Association's policies and procedures.
- Act when you see a bullying, harassing or abusive situation.
- Speak Out and promote safe environments.

### WHAT IS MY RESPONSIBILITY IN RESPONDING TO BULLYING AND HARASSING BEHAVIOUR?

Hockey Canada is committed to providing safe environments for everyone involved with the game. This is particularly important for young participants. Safe environments need to be the goal of everyone. This means that harassment and bullying will be stopped immediately with the victim's well-being given priority. Therefore it is everyone's responsibility to:

- Intervene with low-level mediation for mild bullying and harassment situations
- Report to hockey administration serious bullying and harassment situations
- Ensure that criminal harassment cases are reported to police
- Report criminal behavior such as assault to police

## WHAT IS MY LEGAL RESPONSIBILITY IN REPORTING ABUSE?

As Canadians it is our legal responsibility to report the abuse and neglect of children and youth. Consequently, it is the policy of Hockey Canada that any Hockey Canada personnel (part-time and full-time staff, volunteer, participant, team official, on ice official) or Hockey Canada partner (parent, guardian) who has reasonable grounds to suspect that a participant is, or may be suffering, or may have suffered from emotional, physical abuse and neglect and/or sexual abuse, shall immediately report the suspicion and the information on which it is based to the local child protection agency and/or the local police detachment. Across Canada, a person is considered a child up to the age of 16 to 19 years depending on provincial and territorial legislation.

## WHEN I REPORT ABUSE, WHAT QUESTIONS WILL BE ASKED?

- The child's name, address, age, sex and birthdate
- Parents'/guardians' names and addresses
- The name and address of alleged offender
- Details of the incident(s) that prompted your report
- Your name and address

## WHAT HAPPENS WHEN A REPORT OF ABUSE IS MADE?

- A social worker or police officer will decide if an investigation is needed.
- If the child is "at risk" and needs protection an investigation is started as soon as possible.
- An experienced interviewer will conduct the interview.
- The primary concern is safety of the child.
- The social worker and/or police officer will decide what further action is required.

## WHY DON'T PEOPLE REPORT?

They don't report because they:

- Are unaware of the reporting laws and policies.
- Believe that they can take care of the problem themselves - it's their own business!

# UNDERSTANDING BULLYING HARASSMENT & ABUSE

- Are fearful of retaliation from the abuser - or are friends with the abuser.
- Find it hard to believe.
- Assume someone else will make a report.
- Don't want "to tell" on someone.
- Want to protect their child from questions and embarrassment.
- Are not sure where or how to make a report.
- Just want it "all to go away".
- Forget that the child's best interests is the priority.

## DO CHILDREN EVER MAKE FALSE ALLEGATIONS?

Yes, sometimes it happens. Some of the research shows that about 8% of disclosures are false. Most of the false allegations by children are encouraged by adults - e.g. custody cases, others have been by adolescents who wanted "to get even". It is important to reinforce the truth - false allegations are devastating to the person accused.

## HOW DO I KEEP MY CHILD SAFE?

There are five essentials to keeping your child safe.

### 1. Communication

- Listen, talk, believe and reassure your child.
- Provide opportunities for conversations with your child.
- Be open to any questions; nothing is off limits.
- Be open to discussing difficult subjects such as sexuality.
- Develop frank and open communication with the coaches.
- If you have concerns, communicate them to the appropriate persons.
- If you see or hear bullying, harassing or abusive behaviour, **Speak Out!**

### 2. Knowledge

- Make your child aware of vulnerable situations in a matter-of-fact way.
- Review your club's bullying, harassment and abuse policy and procedures.
- Be aware of your club's screening and selection process for staff and volunteers.

# UNDERSTANDING BULLYING HARASSMENT & ABUSE

- Get to know the adults who are interacting with your child.
- Discuss with the coaches their expectations and the setting of boundaries: physical, sexual and social.

## 3. Skills

- Teach your child specific ways to handle difficult situations.
- Help your child define their personal boundaries.
- Teach your child how to be assertive when their boundaries are crossed.

## 4. Build a safety plan

- Develop check-ins, contingency plans, family codes.
- Attend practices and games.
- Be wary of regular private closed practices.
- Be concerned of time spent alone with older youth and adults beyond training and game times.

## 5. Advocate

- You are your child's strongest supporter.
- Evaluate situations according to the "**best interest of your child**".

# HOCKEY CANADA ROLES & RESPONSIBILITIES

## WHAT IS HOCKEY CANADA'S ROLE IN PROMOTING SAFETY FOR MY CHILD?

Protecting participants from all forms of bullying, harassment, and abuse whether emotional, physical or sexual, is an important element of safety. Hockey Canada considers any form of bullying, harassment, or abuse to be unacceptable and will do all it can to prevent this intolerable social problem. To this end, Hockey Canada will promote awareness of all forms of bullying, harassment, and abuse by providing educational materials and programs for participants, parents, volunteers and staff members.

## WHAT IS HOCKEY CANADA'S POLICY ON PREVENTING BULLYING, HARASSMENT AND ABUSE?

It is the policy of Hockey Canada that there shall be no bullying, harassment, and abuse whether physical, emotional or sexual of any participant in any of its programs. Hockey Canada expects every parent, volunteer and staff member to take all reasonable steps to safeguard the welfare of its participants and protect them from any form of violence.

# PREVENTION OF BULLYING, HARASSMENT AND ABUSE RESOURCES:

Since 1997, Hockey Canada has produced a number of resources for distribution through its members to educate the membership and provide direction regarding the prevention of all forms of bullying, harassment and abuse.

### The Speak Out materials include:

- “Speak Out!” brochures for players
- “Speak Out!” “bench” posters and “bullying” posters
- “Fair Play Means Safety for All: A Guide to Understanding Bullying/ Harassment and Abuse For Parents and Guardians”
- Recognition and Prevention of Abuse Policy/Recognition and Prevention of Bullying/Harassment Policy
- Volunteer screening tools
- Education for Coaches and Volunteers

## WWW.HOCKEYCANADA.CA/SPEAKOUT

Contact your member or local association for these and other resources.

Hockey Canada would like to thank the following individuals for their generous assistance in producing this document:

- **Judi Fairholm**, Canadian Red Cross Respect Education
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- **Kids Help Phone**



Kids Help Phone 



**SAFETY REQUIRES  
TEAMWORK**

# RISK MANAGEMENT

## INTRODUCTION

Accidents can and do happen anywhere, anytime to anyone. This is especially true in sports which involve physical contact, like hockey.

Whenever physical contact is involved, **there is always the potential for serious injuries**. When serious injuries occur, they can inflict tremendous hardship on injured parties and their families, often for a lifetime. In addition, serious injuries also involve the threat of lawsuits where people and organizations are sued for negligence.

This is where risk management becomes important. **Risk management includes identifying, assessing and eliminating or minimizing risks in an activity, in this case, organized hockey. Risk management requires all participants in organized hockey to play specific roles in order to reduce or prevent accidents and injuries before they happen.**

This manual will help you, the hockey participant, to recognize the basic concepts of risk management, and more importantly, understand the role that you must play to make hockey a safer game for all participants. This not only involves identifying and eliminating or minimizing risks, but instilling important values in participants such as respect for the rules and other participants.

This manual also provides you with a user-friendly guide to the features and procedures of Hockey Canada's National Insurance Program. Insurance is the last component of an effective risk management program, as it provides protection for all participants against the consequences of unavoidable risks.

Although this manual outlines the National Insurance Program, it is important to emphasize that unless the risk management activities of identifying, assessing and minimizing or eliminating risks are effective, no insurance fund will be adequate for all the claims which would arise from such unmanaged risk exposure. In short, risk management is our first line of defense; insurance is our last line of defense.



## SAFETY REQUIRES TEAMWORK

With 4.2 million Canadians involved in organized hockey, including 500,000 players, 75,000 coaches, 30,000 officials, 100,000 volunteers and 300,000 involved parents, Hockey Canada feels it has a responsibility to educate all stakeholders about risk management, and the roles they must play on hockey's risk management team.

**Remember, risk management is like electricity - it is present for as long as we are prepared to generate it.**

## WHAT'S IT ALL ABOUT?

**Definition:** Risk management includes an organization identifying, assessing, controlling and minimizing the risk of bodily injury or financial loss arising from its activities.

In organized hockey, risk management is the process by which a member, Association, League or Team reviews its activities, programs and operating procedures (including buildings and staff) to identify, understand and treat the everyday risks confronted in operating an organized hockey program.

Risk management consists of five (5) basic steps, performed in a logical sequence:

- Step 1:** Identifying both internal and external activity that generates risk.
- Step 2:** Identify the risks connected with an activity (eg. game, locker room, arena parking lot, travel).
- Step 3:** Assess the relative significance of all on-ice and off-ice risks.
- Step 4:** Eliminate or minimize identified risks.
- Step 5:** Provide protection against unavoidable risks. This can include insurance coverage.

It's important to remember that unless the first four steps are carried out effectively, insurance or other funds which may be set aside, will be inadequate. They will not be able to contain the claims that would arise from a risk exposure that is uncontrolled and unmanaged.

## RISK MANAGEMENT IS OUR FIRST LINE OF DEFENCE

# SAFETY REQUIRES TEAMWORK

## WHO IS INVOLVED?

While there are some aspects of risk management, notably those dealing with the evaluation of risks and the selection of financing options, that require advanced training and expertise, there are areas where we must all play a role. This is especially true in the first, second and fourth steps: identifying, and minimizing or eliminating avoidable risks.

## WHICH OF THE FOLLOWING ROLES DO YOU PLAY ON THE RISK MANAGEMENT TEAM?

- players
- coaches
- trainers/safety people
- administrators
- parents
- on-ice officials (referees and linesmen)
- off-ice officials
- other volunteers (managers, statisticians)
- spectators
- arena management and employees

## WHAT ROLE DO YOU PLAY?

## THE IDENTIFICATION, MINIMIZATION AND ELIMINATION OF RISKS

All of these risk management team members have a responsibility to contribute to the identification, minimization and elimination of risks. The following are some examples of identified risks and suggested procedures to minimize or eliminate them:

**A. YOU ARE A PARENT**, and while watching your child play you notice that the players' bench gate sticks out beyond the boards. What should you do?

## SAFETY REQUIRES TEAMWORK

### Action:

1. Immediately bring the problem to the attention of the coach. Perhaps there is a temporary repair which can be made.
2. Alert the arena staff and follow-up in writing.
3. If the situation has not been rectified, write the Recreation Manager and/or the Mayor of your municipality.

**B. YOU ARE A PLAYER**, and you have incurred your third groin pull injury of the season. What should you do?

### Action:

1. Consult your physician and/or another medical professional regarding the proper methods to strengthen this area and incorporate responsible return to play steps. You might want to consider adopting an in-season conditioning program and an off-season conditioning program in the summer to minimize the potential of a more serious injury or a recurrence of the same injury.
2. If you are not already in the habit of completing a proper warm-up procedure before every game, practice, or dry-land training session, consult your physician or another medical professional who may be able to put together a suitable warm-up for you.

**C. YOU ARE RESPONSIBLE FOR PURCHASING ICE TIME ON BEHALF OF YOUR MINOR HOCKEY ASSOCIATION.** You are reading through the Rink Rental Agreement and come across the phrase, “ - - - the Lessee hereby saves and holds harmless the Lessor - - -”. What should you do?

### Action:

1. Read the agreement very carefully to ensure you are not accepting more responsibility than you believe you should.
2. If you are uncomfortable or uncertain of the full meaning of the contract, then do not sign it and obtain the assistance from someone in your member office, minor hockey association or from an outside source who has knowledge in contract wording.
3. Do not sign the contract if you are not fully confident in your understanding of it.

## SAFETY REQUIRES TEAMWORK

**D. YOU ARE A COACH**, and it is your first year coaching a boys Bantam competitive team. None of the players on your final roster have played hockey with body checking before. Your players are eager to start body checking but you want to ensure that they develop the proper fundamental checking skills and a sense of respect for rules and others. What should you do?

### Action:

1. Teach your players safe and effective checking skills using proper teaching progressions. To help you, contact your association or member office to see how you can borrow or purchase additional materials on body checking. It is essential that players learn safe and effective checking skills in a non-threatening environment.
2. Instill a sense of respect for opponents, officials, rules, teammates, coaches and volunteers in your players and volunteers. This helps all involved to keep the game in its proper perspective and to remember that there is much more to hockey than just winning games.
3. You must teach your players about the dangers of hitting from behind and making contact to the head area. Players should never bump, push or check an opponent from behind, especially one who is in the danger zone – the three to four metres in front of the boards, or make contact to another players head.

**E. YOUR MIDGET TEAM** is involved in a hockey tournament four hours away from home. As team manager, you booked hotel rooms for your players, coaches and parents. On arriving at the hotel, you discover that the players' rooms are situated in a different area from the coaches' and parents' rooms. What should you do?

### Action:

1. Determine if it is possible to properly supervise the players with your present accommodations.
2. Check with one of the hotel managers to determine if there is a block of rooms available to accommodate players, coaches and parents in the same area.
3. If neither of these options are feasible, you may want to investigate the possibility of moving to another hotel which can meet your accommodation needs during the tournament.
4. Ask parents to assist you and the coaches with supervising the players.

## SAFETY REQUIRES TEAMWORK

5. Next time you book rooms for an overnight trip, book early and ensure that you emphasize the necessity for all your rooms to be in the same area of the hotel.

**F. YOU WERE NOT AT YOUR JUNIOR B HOCKEY TEAM'S** Directors' meeting and in your absence you were elected as the person responsible to co-ordinate a fundraiser. You determine that a dance is the ideal fundraiser but you have many safety concerns. What should you do?

### Action:

1. Contact your Member office to ensure that your fundraiser meets Member/Hockey Canada sanctioning guidelines.
2. Read your hall rental agreement and liquor license very carefully. Remember that your name is the only one on both of these contracts. Make sure that you and others in your organization abide by the terms of these contracts.
3. Hire or solicit bartenders with experience and training. You require someone who knows how and when to stop serving some of your patrons.
4. Get people you trust to work the door and act as security before, during and after the dance.
5. Contact your local police department to determine the cost of hiring police officers to help with security during the event. Inform the police of your event.
6. Make food available at the event.

**G. YOU ARE RESPONSIBLE FOR** the operation and staffing of the arena concession on behalf of your minor hockey association. It is September and you have just recruited a group of responsible, trustworthy volunteers to work at the concession throughout the season. You want to ensure that the concession is operated in a safe and efficient manner. What should you do?

### Action:

1. Confirm your responsibilities and liabilities within the rink rental agreement.
2. Hold a concession orientation session for a core group of responsible volunteers, making sure to involve the arena manager. Ensure that your volunteers are trained adequately in all operations of the concession, paying special attention to potentially dangerous appliances such as deep

## SAFETY REQUIRES TEAMWORK

friers, popcorn poppers, coffee makers and other potential hazards. You should also make sure your volunteers are always looking for potential risks such as wet floors in and around the concession area.

3. Develop a schedule whereby one member of this core group of volunteers is working in the concession whenever it is open. Ideally, one responsible volunteer who participated in your training course should be present whenever the concession is open. Devise an alternate plan to accommodate any volunteer who is sick or is unable to make their shift.
4. Implement proper inventory control and accounting procedures to protect you from potential theft, and you and your volunteers from any criticism.

**H. YOU ARE A REFEREE**, and in the second period of a tightly contested game, the visiting team scores three quick goals to go up 6-2. Subsequently, the game deteriorates into a contest of cheap shots and intimidation tactics. What should you do?

### Action:

1. Call all infractions as defined by the Rule Book, regardless of the score or time of game.
2. If, after assessing numerous penalties, there is no apparent change in behaviour, consult with the coaches and ask for their assistance in changing the players' behaviour.
3. If the poor conduct still persists, continue calling every penalty as defined by the Rule Book. At the conclusion of the game, file a report with the league convener outlining the poor conduct and lack of cooperation you received.

**I. YOU ARE A TRAINER/SAFETY PERSON** on a minor hockey team, and while in the dressing room, getting ready for the game, you observe two players pushing and shoving each other. The players, both in full equipment including skates, wrestle each other to the floor, knocking sticks and other equipment to the floor. What should you do?

### Action:

1. Intervene immediately and instruct the players to stop the horseplay. Inform the coaching staff about the incident and work with the coaches to educate the players about the danger of horseplay in the dressing room, especially while wearing skates.

## SAFETY REQUIRES TEAMWORK

2. Ensure that the dressing room floor is kept free of debris, including equipment.

**J. YOU ARE AN ARENA EMPLOYEE** working the late shift on Friday night. As you start the ice resurfacing machine, one of the players from the final game informs you that there is a huge gash in the ice surface just inside the blue line. What should you do?

### Action:

1. Repair the hole immediately. Document the location, time, repair made and the player who brought it to your attention.
2. Alert the morning arena staff of the problem area and request they inspect it to make certain it is safe, before anyone goes on the ice surface.
3. Follow appropriate ice maintenance as identified by your facility manager.

**K. YOU ARE A TRAINER/SAFETY PERSON** and one of your players suffered a concussion two weeks ago. The player saw a physician at the time of the injury and has been following the Hockey Canada return to play guidelines. Feeling much better, the player arrives at practice with his parents who inform you that they are giving him permission to return, but the player has not received the return to play clearance from the treating physician. What do you do?

### Action:

1. The Hockey Canada return to play guidelines require that a player obtain clearance from the treating physician stating that they are ready to return.
2. Explain to the parents that for the safety of the player they should not return to play without obtaining the final clearance from the physician.
3. Also explain this to the team coach who should also emphasize this to the parents and the player.

# FAIR PLAY CODES

## WHAT IS FAIR PLAY?

Fair play is a universal concept that forms the foundation for all sport. Fair play does not change the rules of the game. Fair play goes far beyond scoring and winning, it is about the development of skills and character, on and off the ice, that lead to a life long enjoyment of sport and recreation. Fair play allows all athletes the same opportunity to develop skills, the chance to display those skills in an atmosphere of respect, and to develop an appreciation for the efforts of all participants.

All involved in the game must be proactive and a good role model in the promotion of the values of fair play. The following are recommended fair play codes for players, parents, spectators, coaches, officials, and league organizers.

### PLAYERS

- I will play hockey because I want to, not just because others or coaches want me to.
- I will play by the rules of hockey, and in the spirit of the game.
- I will control my temper – fighting and “mouthing off” can spoil the activity for everybody.
- I will respect my opponents.
- I will do my best to be a true team player.
- I will remember that winning isn't everything - that having fun, improving skills, making friends and doing my best are also important.
- I will acknowledge all good plays/performances – those of my team and of my opponents.
- I will remember that coaches and officials are there to help me. I will accept their decisions and show them respect.

### COACHES

- I will be reasonable when scheduling games and practices, remembering that players have other interests and obligations.



## SAFETY REQUIRES TEAMWORK

- I will teach my players to play fairly and to respect the rules, officials and opponents.
- I will ensure that all players get equal instruction, support and playing time.
- I will not ridicule or yell at my players for making mistakes or for performing poorly. I will remember that players play to have fun and must be encouraged to have confidence in themselves.
- I will make sure that equipment and facilities are safe and match the players' ages and abilities.
- I will remember that participants need a coach they can respect. I will be generous with praise and set a good example.
- I will obtain proper training and continue to upgrade my coaching skills.
- I will work in cooperation with officials for the benefit of the game.

## PARENTS

- I will not force my child to participate in hockey.
- I will remember that my child plays hockey for his or her enjoyment, not for mine.
- I will encourage my child to play by the rules and to resolve conflicts without resorting to hostility or violence.
- I will teach my child that doing one's best is as important as winning, so that my child will never feel defeated by the outcome of a game.
- I will make my child feel like a winner every time by offering praise for competing fairly and trying hard.
- I will never ridicule or yell at my child for making a mistake or losing a game.
- I will remember that children learn best by example. I will applaud good plays/performances by both my child's team and their opponents.
- I will never question the officials' judgement or honesty in public.
- I will support all efforts to remove verbal and physical abuse from children's hockey games.
- I will respect and show appreciation for the volunteer coaches who give their time to coach hockey for my child.

# SAFETY REQUIRES TEAMWORK

## OFFICIALS

- I will make sure that every player has a reasonable opportunity to perform to the best of his or her ability, within the limits of the rules.
- I will avoid or put an end to any situation that threatens the safety of the players.
- I will maintain a healthy atmosphere and environment for competition.
- I will not permit the intimidation of any player either by word or by action. I will not tolerate unacceptable conduct toward myself, other officials, players or spectators.
- I will be consistent and objective in calling all infractions, regardless of my personal feelings toward a team or individual player.
- I will handle all conflicts firmly but with dignity.
- I accept my role as a teacher and role model for fair play, especially with young participants.
- I will be open to discussion and contact with the players before and after the game.
- I will remain open to constructive criticism and show respect and consideration for different points of view.
- I will obtain proper training and continue to upgrade my officiating skills.
- I will work in cooperation with coaches for the benefit of the game.

## SPECTATORS

- I will remember that participants play hockey for their enjoyment. They are not playing to entertain me.
- I will not have unrealistic expectations. I will remember that players are not professionals and cannot be judged by professional standards.
- I will respect the officials' decisions and I will encourage participants to do the same.
- I will never ridicule a player for making a mistake during a game. I will give positive comments that motivate and encourage continued effort.
- I will condemn the use of violence in any form and will express my disapproval in an appropriate manner to coaches and league officials.
- I will show respect for my team's opponents, because without them there would be no game.

## SAFETY REQUIRES TEAMWORK

- I will not use bad language, nor will I harass players, coaches, officials or other spectators.

### LEAGUE ORGANIZERS

- I will do my best to see that all players are given the same chance to participate, regardless of gender, ability, ethnic background or race.
- I will absolutely discourage any sport program from becoming primarily an entertainment for the spectator.
- I will make sure that all equipment and facilities are safe and match the athletes' ages and abilities.
- I will make sure that the age and maturity level of the participants are considered in program development, rule enforcement and scheduling.
- I will remember that play is done for its own sake and make sure that winning is kept in proper perspective.
- I will distribute the fair play codes to spectators, coaches, athletes, officials, parents and media.
- I will make sure that coaches and officials are capable of promoting fair play as well as the development of good technical skills and I will encourage them to become certified.

# HOCKEY CANADA INSURANCE PROGRAM



## ALSO AVAILABLE AT: [WWW.HOCKEYCANADA.CA/INSURANCE](http://WWW.HOCKEYCANADA.CA/INSURANCE)

This insurance coverage is part of a Trust Agreement. The extent of this Trust Agreement cannot be accurately reflected in a booklet the size of “Safety Requires Teamwork”.

Therefore, this section contains a general description of the Hockey Canada Insurance Program and its features. **If there is a discrepancy between this section and the master policy, then the terms and provisions of the master policies shall take precedence.**

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## NEGLIGENCE; THE REALITY OF LITIGATION

Everyone realizes that accidents sometimes happen. A little thought will lead to an equally clear conclusion – sometimes an accident could have been avoided by exercising more care. Sometimes “accidents” which lead to injuries were caused by negligence.

Negligence is a legal concept of fault or blameworthiness which, stripped of complicated terminology to its essential components, means that someone failed to do something he or she should have done, or did something that he or she should not have done. The standard of conduct the law expects is that of the reasonable person, having regard to all the factual circumstances of the case.

Where an injured person (the Plaintiff) believes that his or her injuries were caused by the negligence of someone else, he or she has the right to commence a lawsuit claiming an amount of money (damages) from the allegedly negligent person (the

## SAFETY REQUIRES TEAMWORK

Defendant). Damages may be claimed for losses of two types: monetary losses, such as medical expenses, loss of wages, and the costs of care; and non-monetary losses for pain and suffering and loss of enjoyment of life.

In our legal system, the issues raised in lawsuits by the Plaintiff and the Defendant are often decided after a trial by a trial judge or judge and jury. The Plaintiff has an onus of proving both the negligence of the Defendant and the amount of the damages he or she claims on a “balance of probabilities”. This means that the Plaintiff must show, through evidence, that it is more likely than not that the Defendant failed to do what was reasonable in all the circumstances of the case, and that the Defendant’s unreasonable conduct caused the Plaintiff to suffer harm of some kind.

The amount of damages which a court might award to an injured Plaintiff will vary depending on the severity of the injuries suffered. A very serious, permanent injury which was caused by negligence may legitimately lead to significant damage awards. Even relatively minor injuries, from which the Plaintiff makes a full recovery, may justify an award of thousands of dollars in damages. Damages are not, in the great majority of cases, intended to fine or punish the Defendant. They are only to compensate the Plaintiff.

The litigation process may be slow moving. Cases often take several years or even longer to reach trial. It frequently appears inefficient or cumbersome to those involved in lawsuits. Any lawsuit will cause the parties on both sides a certain amount of anxiety, inconvenience and expense. Involvement in a lawsuit is seldom an experience that is enjoyed by anyone, whether Plaintiff or Defendant.

There are risks of injury in almost every activity. Hockey is a vigorous, physical game played at high speeds, which carries with it obvious inherent hazard risks, both to participants and to spectators. The courts recognize that the standards of reasonable conduct applicable to hockey players during practices and games are not the same standards which apply on the streets or at social gatherings. However, hockey players are not immune from potential liability for negligence. Deliberate cheap shots and fighting which result in injury to other players may well lead to legal liability. Where it results in physical injuries to another person, unnecessary roughhousing, showing off or fooling around which isn’t part of the game might also be criticized by the courts, whether it occurs on the ice, on the bench or in the dressing room. Coaches and others who encourage or condone such actions might also be held responsible for any injury that results. All participants should attempt at all times to ensure that hockey is played cleanly

## SAFETY REQUIRES TEAMWORK

and fairly, that dangerous activities which are not part of the game are avoided, and that everyone treats others with the same care, consideration and respect he or she hopes to receive in return. The reason isn't only to avoid potential lawsuits. Remember, no amount of money, no matter how large, can restore the physical health, remove the scars, or erase the pain of an injured person.

## PURPOSE OF THE INSURANCE PROGRAM

The Insurance Program must ensure that adequate financial resources are in place to compensate those who are injured or who have suffered a financial loss as the result of their involvement in hockey. It involves good financial management, so that funds are in place to meet claims obligations when they fall due. It also includes establishing control mechanisms so that only genuine claims are reimbursed.

Insurance is one important method of handling claims, but only when it is practical, possible and cost-effective. Ironically, insurance is not available to cover many hockey-related risk exposures, as many times the desired coverage is simply unaffordable.

Hockey Canada has constructed a National Insurance Program to provide financial resources to help deal with the cost of risks which confront organized hockey.

Hockey is managed primarily by extremely dedicated volunteers. The real purpose of this section is to provide guidance when decisions are being made which may affect the degree of risk assumed by a League or Team.

Every effort has been made to make this section as helpful and comprehensive as possible. If any doubt remains about a specific situation, please consult your Member or the Hockey Canada National Office.

## ARE YOU COVERED?

Hockey Canada and each of the Members of which Hockey Canada is comprised is specifically named as an insured, and all sub-associations, leagues and teams which form a part of Hockey Canada. It includes any officer, director, employee, coach, volunteer worker, instructor, referee, or participant of a Committee **while acting within the scope of his or her duties**. It includes participants of any teams, leagues, Member teams, division teams, national teams or international teams

## SAFETY REQUIRES TEAMWORK

provided all are registered with or affiliated with Hockey Canada. It includes any sponsor of any team or Hockey Canada, but only with respect to his, her or their liability as such; and it includes any owner of any insured team.

**Note:** A volunteer is a non-paid person donating his or her time and who is assigned specific duties and for whom a premium has been paid.

### When are you covered?

1. Hockey Canada/Member sanctioned events (league games, tournaments, practices, training camps, sanctioned fundraisers) when playing member teams only!
2. Transportation directly to and from the arena or venue.
3. Accommodations while billeted or at a hotel during a Hockey Canada/Member sanctioned hockey activity.

# FEATURES OF THE INSURANCE PROGRAM

## TYPES OF COVERAGE

### **General Liability**

The liability coverage is designed to cover Hockey Canada registered participants for their on and off-ice activities while participating in Hockey Canada sanctioned hockey events.

This coverage responds on behalf of an individual who has paid a premium or had a premium paid on their behalf, and who is named as a defendant in a lawsuit alleging that, that individual was negligent doing whatever it was they were alleged to have done or did not do what they should have done and thereby contributed to the personal injury the claimant incurred.

The Hockey Canada Liability Policy will provide up to \$20,000,000 of coverage with respect to a single liability occurrence, as dictated by the terms and conditions of the policy.

The policy is designed to cover those events your team would typically be involved in. For example, if a Minor Hockey Association were to rent a bus and driver to transport a team to a game or tournament sanctioned by the Member, and if that vehicle was in an accident and a number of players suffered serious injuries and a lawsuit ensued, then the liability coverage placed on that vehicle by the owners, would respond to any claims which might arise, and should that coverage be insufficient to respond to all of the damages awarded, then the Hockey Canada coverage/policy would respond as the secondary carrier to the maximum allowable by the policy.

As identified, the Hockey Canada Liability Coverage is a General Liability Insurance Policy designed to respond on behalf of any of the registered participants in the game including players, coaches, managers, trainers, on and off-ice officials and volunteers.

This Policy is a Personal Injury and Property Damage Policy.

**Personal Injury** - Example, a player receives a serious injury during a sanctioned game and as a result of that injury, a lawsuit arises. If you, as a coach, are named as one of the defendants in that lawsuit, alleging that you were negligent by “not doing something you should have done” or “doing something you should not have done”, then the Hockey Canada Liability Policy would respond on your behalf in defending you in that action from the first dollar.



## SAFETY REQUIRES TEAMWORK

**Property Damage** - Example, a team was in its dressing room prior to the start of the game, and while the coach was absent, a number of players started 'horsing-around' which resulted in damage being done to the walls of the dressing room. A claim was made by the facility owner for recovery of costs incurred to repair the damage. If the coach was named as being negligent for not properly supervising the players, then the Hockey Canada policy would defend his interests. It should be pointed out that in the property damage area of the Policy there is a \$50,000 deductible. In addition, it should be noted that there are exclusions within the Policy wherein the Policy would not respond on behalf of any individual where it is shown that the claim has arisen as a result of an intentional act by the defendant.

**Accidental Death & Dismemberment (AD&D)** - AD&D insurance covers very serious, permanent injuries that might occur while participating in a Hockey Canada/Member sanctioned activity. This coverage is in addition to any other valid and collectable insurance policy.

### Eligibility

**Class 1** - All members of registered teams (including but not limited to coaches, trainers, assistants, referees, league/association executives, Hockey Canada personnel, administrators, off-ice officials and other designated persons) of the Policyholder, whose names are on file with the Policyholder.

**Class 2** - All members of registered teams (including but not limited to coaches, trainers, assistants, referees, league/association executives, Hockey Canada personnel, administrators, off-ice officials and other designated persons) of the Policyholder, whose names are on file with the Policyholder, all of whom are age 25 or over.

**Class 3** - All volunteer members of the Policyholder, all of whom are under the age of 80.

## SAFETY REQUIRES TEAMWORK

### BENEFITS

When injury results in any one of the following losses within 365 days after the date of the accident, subject to the terms and conditions of the policy, Hockey Canada will compensate:

**Table of Losses:  
As of September 1st, 2018**

	<b>Class I Under Age 25</b>	<b>Class II Over Age 25</b>	<b>Class III Volunteers</b>
Loss of Life	\$ 35,000	\$ 50,000	\$ 25,000
Loss of Entire Sight of Both Eyes	\$ 125,000	\$ 100,000	\$ 50,000
Loss of One Hand and the Entire Sight of One Eye	\$ 50,000	\$ 75,000	\$ 45,000
Loss of One Foot and the Entire Sight of One Eye	\$ 50,000	\$ 75,000	\$ 45,000
Loss of The Entire Sight of One Eye	\$ 100,000	\$ 75,000	\$ 35,000
Loss of Speech	\$ 75,000	\$ 75,000	\$ 30,000
Loss of One Hand or Loss of One Foot	\$ 50,000	\$ 50,000	\$ 45,000
Loss of Thumb and Index Finger of the Same Hand	\$ 17,000	\$ 34,000	\$ 15,000
Loss of Hearing in Both Ears	\$ 75,000	\$ 75,000	\$ 30,000
Loss of Hearing in One ear	\$ 34,000	\$ 67,000	\$ 15,000
Loss of Speech and Hearing in Both Ears	\$ 100,000	\$ 100,000	\$ 35,000
Loss of Speech and Hearing in One Ear	\$ 50,000	\$ 50,000	\$ 35,000

## SAFETY REQUIRES TEAMWORK

	<b>Class I Under Age 25</b>	<b>Class II Over Age 25</b>	<b>Class III Volunteers</b>
Loss of All Toes of One Foot	\$ 25,000	\$ 15,000	\$ 15,000
Loss of Use of			
Loss of Use of Both Arms or Both Hands	\$ 250,000	\$ 100,000	\$ 45,000
Loss of Use of Both Feet or Both Legs	\$ 250,000	\$ 100,000	\$ 45,000
Loss of Use of One Hand and One Foot	\$ 188,000	\$ 75,000	\$ 45,000
Loss of Use of One Hand	\$ 188,000	\$ 75,000	\$ 30,000
Loss of Use of One Arm	\$ 200,000	\$ 80,000	\$ 30,000
Loss of Use of One Leg	\$ 200,000	\$ 80,000	\$ 30,000
Loss of Use of One Foot	\$ 188,000	\$ 75,000	\$ 30,000
Loss of Use of Both Hands and Both Feet	\$ 250,000	\$ 100,000	\$ 45,000

<b>Paralysis</b>	<b>Under Age 70</b>	<b>Under Age 70</b>	<b>Under Age 80</b>
Quadriplegia (total paralysis of both upper and lower limbs)	\$1,500,000	\$ 1,500,000	\$ 50,000
Paraplegia (total paralysis of both lower limbs)	\$1,500,000	\$ 1,500,000	\$ 50,000
Hemiplegia (total paralysis of upper and lower limbs of one side of the body)	\$1,500,000	\$ 1,500,000	\$ 50,000
Serious Brain Injury resulting in Permanent Total Disability	\$1,500,000	\$ 1,500,000	\$ 50,000

## SAFETY REQUIRES TEAMWORK

### **Other coverages directly related to the AD and D policy and when applicable include:**

Emergency travel benefit - \$250

Funeral expense -\$10,000

Eyeglasses and contact lens expense - \$250

Rehabilitation benefit - \$50,000

Home alteration and vehicle modification benefit - \$75,000

Repatriation benefit - \$25,000

Tutorial fee benefit - \$5,000

Physiotherapy/massage therapy/acupuncture treatments benefit - \$15,000

### **Critical Incidence Stress Counseling:**

Off-ice maximum per incident per insured: \$ 2,000

for all insureds: . \$ 10,000

On-ice maximum per incident: \$ 25,000

Note the AD and D coverages outlined in this section do not apply to ASHN/ASHL. For information on ASHN/ASHL coverage visit <https://ashl.ca/league-info/player-insurance/>.

## SAFETY REQUIRES TEAMWORK

### **HOCKEY CANADA DIRECTORS & OFFICERS LIABILITY INSURANCE PROGRAM (D&O):**

Hockey Canada's D&O Insurance Program covers the directors, officers, staff members, employees, and volunteers of all Minor Hockey Associations, Junior Teams, Senior Teams, Members, and Major Junior Hockey Teams and Leagues for their exposure to legal action(s) and other claims arising from alleged wrongful acts which they are believed to have committed while acting in their hockey related capacities. This coverage has a maximum of \$30,000,000.

When coverage applies, the policy will provide for an insured's defence against the reported claim. If an insured is found liable for damages sustained by a claimant or plaintiff, coverage is provided for such damages subject to the terms and conditions of the applicable policy.

In the event that a director or officer should receive an action or demand letter against him/her the Member Office must be advised immediately so that proper steps can be taken to investigate, determine coverage, and defend the case.

### **MAJOR MEDICAL/DENTAL COVERAGE**

This insurance augments Provincial, Medical and Hospital plans. It covers players, coaches, trainers/safety people, referees and other designated volunteers against accidents which occur during participation in a Hockey Canada/Member sanctioned activity.

This plan is designed to provide coverage for those who might otherwise not be covered by any other group health insurance plan. It can also serve as a supplement to other similar coverage an individual or family may hold, to achieve maximum allowable coverage. It is not applicable as an addition when another plan's coverage meets or exceeds the allowable amount.

**Dental: This Dental coverage operates under the same guidelines as the Major Medical coverage.**

### **ACCIDENTAL DENTAL EXPENSE BENEFIT**

When accidental injury to whole or sound teeth shall, within 30 days, require treatment, the plan will pay for reasonable expenses actually incurred within 52 weeks after the date of the accident.

## **SAFETY REQUIRES TEAMWORK**

**Maximum \$1,250 per tooth**

**Up to a \$3,000 maximum**

**Effective September 1st, 2018**

If, due to the age of the covered members, dental development is not sufficient to permit treatment within 52 weeks, a report from the dentist or dental surgeon is required within 90 days of the date of accident, stating pertinent facts as to the damage. On receipt of a satisfactory report, the incurred expenses will be paid, subject to a maximum future treatment limit of \$ 3,000. Capped or crowned teeth shall be deemed as whole or sound.

### **ACCIDENTAL MEDICAL TREATMENT BENEFIT**

When by reason of injury, and within thirty days from the date of the accident, the Insured Person requires medical treatment or incurs expenses for any of the following services, while under the regular care and attendance of a legally qualified physician or surgeon who is not a member of the immediate family of the Insured Person with respect to items 1 to 7:

1. Private duty nursing by a licensed graduate nurse (R.N.) who does not ordinarily reside in the Insured Person's home or is not a member of his/her immediate family;
2. Ambulance transportation, when such service is provided by a Professional Ambulance Service of the nearest approved hospital which is equipped to provide the required and recommended necessary treatment, ambulance expenses will be reimbursed at 100%;
3. Hospital services for which benefits are not provided by any Federal or Provincial Government Hospital Insurance Plan administered by the Province or Territory in which the Insured person normally resides, whether paid or not;
4. Rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;
5. Fees of a licensed physiotherapist, athletic therapist, registered massage therapist, chiropractor or osteopath recommended by a legally qualified physician or surgeon, will be re-imbursed up to \$750 (as of September 1st, 2018) in any one hockey season. No payments will be made to any team personnel who refer players to their clinic for treatment.

## SAFETY REQUIRES TEAMWORK

6. Drugs and medicines purchased by prescription made by a physician or surgeon.
7. Miscellaneous expenses such as hearing aids, crutches, splints, casts, trusses and braces, but excluding replacement there of.

Hockey Canada will pay the necessary expenses actually incurred, therefore, by or on behalf of an Insured Person within fifty-two weeks after the date of the accident, not to exceed the amount of \$5,000.00 as a result of any one accident. Any sublimits or co-insurance indicated shall apply.

Hockey Canada shall not be liable for any expense incurred for treatment or services by a legally qualified physician or surgeon.

This policy is subject to and shall not contravene any Federal or Provincial statutory requirement with respect to hospital and/or medical plans, nor shall it duplicate any benefits which are provided under any Federal or Provincial Hospital or Medical Plans, or any other providing a reimbursement expense.

### PROSTHETIC APPLIANCE BENEFIT

Will pay all reasonable costs for the purchase of artificial legs, eyes, etc. necessitated by accidental injury.

**Maximum \$1,000**

### TUTORIAL EXPENSE BENEFIT

In the event that an accident confines the covered member to his or her residence or hospital for a period in excess of 40 consecutive school days, within 30 days of the accident, the cost of tutorial expenses of a qualified teacher will be paid to a maximum of \$10/hr.

**Maximum \$ 2,000**

### EMERGENCY TAXI AND TRAVEL EXPENSE BENEFIT

This benefit will pay the reasonable expense incurred for a licensed taxi to transport the eligible member to the nearest hospital or a doctor's office, where immediate medical attention is required. In certain circumstances Hockey Canada will consider the reimbursement of fuel for a volunteer who provides the same service due to immediate need of medical attention.

## SAFETY REQUIRES TEAMWORK

The Travel Expense Benefit will pay the cost of all reasonable travel expenses incurred as a result of an accidental injury. Treatment must begin within 30 days of an accident for coverage to apply.

### **Maximum \$140 per accident**

**Note:** For the emergency taxi benefit and the travel expense, all bills or receipts must be submitted.

## LOSS OF INCOME SUPPORT BENEFIT

In the event that an accident results in the covered member incurring complete loss of earnings in excess of 14 consecutive days we shall provide partial reimbursement for those earnings lost for the next 30 day period. We shall do this based on a \$250 per week/\$1000 maximum per claim limit. This benefit is not intended to reimburse for missed Officiating assignments, or act as a supplement to any other loss of income benefit such as Employment Insurance, sick leave, long or short term disability or a reduced income due to the injury. Proper documentation of the lost earnings in the form of a Statement of Earnings and Deductions will be required.

**Maximum \$250/week, 14 day waiting period**

**Maximum \$1000/claim, 14 day waiting period**

## CONCUSSION INJURIES

Concussion injuries involve many different interventions. Hockey Canada will consider the following coverage related to a concussion which has been diagnosed by a physician:

1. Physiotherapy under the current maximum of \$750.00 per year (as of September 1, 2018).
2. Neuropsychology, which falls under the current physiotherapy maximum per year.
3. Tutorial expenses as previously described.

Note that Hockey Canada Insurance does not cover expenses for baseline testing.



## SAFETY REQUIRES TEAMWORK

### HOCKEY CANADA ACCIDENT INSURANCE BENEFITS DO NOT COVER:

1. Benefits eligible for payment by an Employee's Private Medical and/or Dental Plan. The plan acts as second "payer" in all cases and can be used for deductibles/coinsurance not paid by the first "payer".
2. Any benefits provided or paid by any Government Hospital or Medical Plans, whether or not the injured person is included in such plan. **There are no payments for any non-resident who plays hockey in Canada without some form of primary coverage.**
3. The purchase, repair or replacement of eyeglasses or contact lenses, or prescriptions thereof.
4. Sickness or disease either as a cause or effect.
5. Injury resulting from war or any act of war, whether declared or undeclared.
6. Air travel, except as a fare-paying passenger in an aircraft with a certificate of air worthiness to/from a Hockey Canada sanctioned activity.
7. Expenses of dental treatment incurred for the cost of replacement or repair of artificial teeth or dentures, permanent bridgework excepted.
8. The expenses of a knee brace or similar device, the use of which is solely to allow an insured person to participate in a game or practice of hockey.
9. Any expenses not submitted within 365 days of the date of the accident.
10. Any accident report forms not submitted within 90 days of the accident.
11. Equipment replacement.

#### **Important Notes**

**\* If traveling outside of Canada for a sanctioned hockey related activity the Hockey Canada accident/dental coverage is considered secondary. Participants MUST purchase appropriate out of country medical coverage to act as their primary insurer in the country they are visiting. Always check the exclusions in the medical coverage you purchase to ensure it meets the needs of your team.**

**\* If traveling to a different Province to play participants should check with their Provincial/Territorial Health Care provider to confirm coverages in the Province/Territory being visited.**

## SAFETY REQUIRES TEAMWORK

***Players from outside of Canada coming into Canada to play on a Hockey Canada sanctioned team must purchase primary medical coverage for the time they will be residing here. The Hockey Canada accident/dental coverage acts as a secondary provider only.***

This insurance coverage is part of a Trust Agreement.

This booklet contains a general description of the Hockey Canada Insurance Program and its features. **If there is a discrepancy between this booklet, and the master policy, then the terms and provisions of the master policies shall take precedence.** If you wish to view the applicable policy documents, you are entitled to do so and may visit any Member of Hockey Canada at reasonable times for this purpose.

### HOW TO MAKE A CLAIM

- 1. SECURE** a Hockey Canada Injury Report Form (page 51) from your team or Minor Hockey Association. In the event that there are none available, contact your local Member office.
- 2. COMPLETE** the form in its entirety. Have your team official complete the team section and your doctor/dentist complete the back of the form.
- 3. SUBMIT** the fully completed form to your Member office along with any receipts or invoices within 90 days of the date of accident. Additional receipts may be submitted within 365 days of the date of the accident.

#### NOTE:

- Only Accident Report Forms received in the Member office within 90 days of the date of accident will be accepted.
- Forms must be completed in their entirety or the forms will be returned.
- Only original receipts and/or invoices are acceptable.
- Hockey Canada is strictly a supplemental insurer. If you have access to any other insurance, you must pursue coverage through them first. Hockey Canada shall cover those costs not covered by your primary insurance, subject to our policy limits

Note some coverages outlined in this section do not apply to ASHN/ASHL. For information on ASHN/ASHL coverage visit <https://ashl.ca/league-info/player-insurance/>.

# SAFETY REQUIRES TEAMWORK

Available for download at: [www.hockeycanada.ca/insurance](http://www.hockeycanada.ca/insurance)



## HOCKEY CANADA INJURY REPORT

PAGE 1/2



See reverse for mailing address

Forms must be filled out in full or form will be returned. This form must be completed for each case where an injury is sustained by a player, spectator or any other person at a sanctioned hockey activity

CLAIMS MUST BE PRESENTED WITHIN 90 DAYS OF THE INJURY DATE. DATE OF INJURY: \_\_\_/\_\_\_/\_\_\_  
Mo. Day Yr.

**INJURED PARTICIPANT:**  Player  Team Official  Game Official  Spectator

Name: \_\_\_\_\_ Birthdate: \_\_\_/\_\_\_/\_\_\_ Sex:  M  F  
Mo. Day Yr.

Address: \_\_\_\_\_

City / Town: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Parent / Guardian: \_\_\_\_\_ Email Address: \_\_\_\_\_

### DIVISION

Initiation  Novice  Atom  Peeewe  
 Bantam  Midget  Juvenile  Junior

### CATEGORY

AAA  A  BB  CC  DD  House  Minor Junior  Adult Rec.  
 AA  B  C  D  E  Major Junior  Senior  Other \_\_\_\_\_

### BODY PART INJURED

<b>Head</b> <input type="checkbox"/> Eye Area <input type="checkbox"/> Face <input type="checkbox"/> Skull <input type="checkbox"/> Throat <input type="checkbox"/> Neck <input type="checkbox"/> Dental	<b>Back</b> <input type="checkbox"/> Lower Neck <input type="checkbox"/> Upper Neck	<b>Trunk</b> <input type="checkbox"/> Abdomen <input type="checkbox"/> Ribs <input type="checkbox"/> Chest
<b>Arm:</b> <input type="checkbox"/> Left <input type="checkbox"/> Collarbone <input type="checkbox"/> Right <input type="checkbox"/> Elbow <input type="checkbox"/> Shoulder <input type="checkbox"/> Hand/Finger <input type="checkbox"/> Upper arm <input type="checkbox"/> Forearm/Wrist	<b>Leg:</b> <input type="checkbox"/> Left <input type="checkbox"/> Knee <input type="checkbox"/> Right <input type="checkbox"/> Toe <input type="checkbox"/> Shin <input type="checkbox"/> Thigh <input type="checkbox"/> Other <input type="checkbox"/> Foot	<b>Pelvis</b> <input type="checkbox"/> Hip <input type="checkbox"/> Groin

### NATURE OF CONDITION

Concussion  Laceration  Fracture  
 Sprain  Strain  Contusion  
 Dislocation  Separation  Internal Organ Injury

### ON-SITE CARE

On-Site Care Only  Refused Care  
 Sent to Hospital by:  Ambulance  Car

### INJURY CONDITIONS

Name of arena / location: \_\_\_\_\_

Exhibition/Regular Season  Period #2  
 Playoffs/Tournament  Period #3  
 Practice  Overtime: \_\_\_\_\_  
 Try-outs  Dry Land Training  
 Other  Gradual Onset  
 Warm-up  Other Sport  
 Period #1  Other: \_\_\_\_\_

### CAUSE OF INJURY

Hit by Puck  
 Collision with Boards  
 Non-Contact Injury  
 Hit by Stick  
 Collision on Open Ice  
 Collision with Opponent  
 Fall on Ice  
 Checked from Behind  
 Collision with Net  
 Fight  
 Blindsiding

Was the injured player in the correct league and level for their age group?  
 Yes  No

Was this a sanctioned Hockey Canada activity?  
 Yes  No

### LOCATION

Defensive Zone  Offensive Zone  Neutral Zone  
 Behind the Net  3 ft. from Boards  Spectator Area  
 Parking Lot  Dressing Room  Bench  
 Other: \_\_\_\_\_

### WEARING WHEN INJURED

Full Face Mask  
 Intra-Oral Mouth Guard  
 Half Face Shield/Visor  
 Throat 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 the incident?  Yes  No

Estimated absence from hockey?  
 1 week  1-3 weeks  3+ weeks

### DESCRIBE HOW ACCIDENT HAPPENED

(Attach page if necessary)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I hereby authorize any Health Care Facility, Physician, Dentist or other person who has attended or examined me/my child, to furnish Hockey Canada any and all information with respect to any illness or injury, medical history, consultation, prescriptions or treatment and copies of all dental, hospital, and medical records. A photo static/electronic copy of this authorization shall be considered as effective and valid as the original.

Signed: \_\_\_\_\_  
(Parent/Guardian if under 18 years of age)  
Date: \_\_\_\_\_

### TEAM INFORMATION

(To be completed by a Team Official)

Association: \_\_\_\_\_

Team Name: \_\_\_\_\_

Team Official (Print): \_\_\_\_\_

Team Official Position: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

### HEALTH INSURANCE INFORMATION

**THIS MUST BE FILLED OUT IN FULL OR FORM PROCESSING WILL BE DELAYED**

Occupation:  Employed Full-time  Employed Part-time  
 Unemployed  Full-Time Student

Employer (If minor, list parent's employer): \_\_\_\_\_

1. Do you have provincial health coverage?  Yes  No Province: \_\_\_\_\_

2. Do you have other insurance?  Yes  No  
(If "YES", PLEASE SUBMIT CLAIM TO YOUR PRIMARY HEALTH INSURER.)

3. Has a claim been submitted?  Yes  No  
(If "YES", PLEASE FORWARD PRIMARY INSURER EXPLANATIONS OF BENEFITS.)

Make Claim Payable To:  Injured Person  Parent  Team  Other: \_\_\_\_\_

Member APPROVAL

# SAFETY REQUIRES TEAMWORK



## HOCKEY CANADA INJURY REPORT

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### PHYSICIAN'S STATEMENT

Physician: \_\_\_\_\_ Address: \_\_\_\_\_ Tel: (\_\_\_\_) \_\_\_\_\_

Name of Hospital / Clinic: \_\_\_\_\_ Address: \_\_\_\_\_

Nature of Injury: \_\_\_\_\_ Date of First Attendance: \_\_\_\_\_

Claimant will be totally disabled:  
From: \_\_\_\_\_ To: \_\_\_\_\_

Is the injury permanent and irrecoverable?  No  Yes

Give the details of injury (degree): \_\_\_\_\_

Prognosis for recovery: \_\_\_\_\_

Did any disease or previous injury contribute to the current injury?  No  Yes (describe): \_\_\_\_\_

Was the claimant hospitalized?  No  Yes (give hospital name, address and date admitted): \_\_\_\_\_

Names and addresses of other physicians or surgeons, if any, who attended claimant: \_\_\_\_\_

I certify that the above information is correct and to the best of my knowledge.  
Signed: \_\_\_\_\_ Date: \_\_\_\_\_

### DENTIST STATEMENT

Limits of coverage: \$1,250 per tooth, \$3,000 per accident. Treatment must be completed within 52 weeks of accident. (Effective September 1st, 2018)

UNIQUE NO. SPEC. PATIENT'S OFFICIAL ACCOUNT NO.

#### Patient

Last name \_\_\_\_\_ Given name \_\_\_\_\_

Address \_\_\_\_\_

City / Town \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

#### Dentist

PHONE NO \_\_\_\_\_

I HEREBY ASSIGN MY BENEFITS PAYABLE FROM THIS CLAIM DIRECTLY TO THE NAMED DENTIST AND AUTHORIZE PAYMENT DIRECTLY TO HIM / HER

SIGNATURE OF SUBSCRIBER \_\_\_\_\_

FOR DENTIST USE ONLY - FOR ADDITIONAL INFORMATION, DIAGNOSIS, PROCEDURES OR SPECIAL CONSIDERATION.

DUPLICATE FORM

I UNDERSTAND THAT THE FEES LISTED IN THIS CLAIM MAY NOT BE COVERED BY OR MAY EXCEED MY PLAN BENEFITS. I UNDERSTAND THAT I AM FINANCIALLY RESPONSIBLE TO MY DENTIST FOR THE ENTIRE TREATMENT.

I ACKNOWLEDGE THAT THE TOTAL FEE OF \$ \_\_\_\_\_ IS ACCURATE AND HAS BEEN CHARGED TO ME FOR THE SERVICES RENDERED.

I AUTHORIZE RELEASE OF THE INFORMATION CONTAINED IN THIS CLAIM FORM TO MY INSURING COMPANY/PLAN ADMINISTRATOR.

SIGNATURE OF (PATIENT/GUARDIAN) \_\_\_\_\_

OFFICE VERIFICATION \_\_\_\_\_

DATE OF SERVICE DAY / MO. / YR.	PROCEDURE	INITIAL TOOTH CODE	TOOTH SURFACE	DENTIST'S FEE	LAB CHARGE	TOTAL CHARGE

THIS IS AN ACCURATE STATEMENT OF SERVICES PERFORMED AND THE TOTAL FEE DUE AND PAYABLE & OE. TOTAL FEE SUBMITTED  
NOTE: All benefits subject to insurer payor status, provisions of the policy, Hockey Canada sanctioned events.

Mail completed form to: **HOCKEY CANADA** Tel: 613-696-0211  
c/o House of Sport, RA Centre Fax: 613-696-0787  
2451 Riverside Drive Ottawa, ON K1H 7X7 www.hockeycanada.ca

# CASE STUDIES

**Note:** When reviewing these cases, please remember that Hockey Canada is the player, coach, team official, volunteer, referee, etc. ... those involved in a sanctioned Hockey Canada/Member event.

## CASE #1

In the course of a Junior Hockey game, tempers flare, gloves are dropped and the helmets come off. A fight ensues between two players and injuries occur. The smaller of the two players incurs broken teeth, a broken jaw and facial lacerations. He subsequently initiates legal action and sues his assailant. He also presses charges for assault. Is Hockey Canada Major Medical/Dental coverage provided for the injured player?

Yes. A claim for Medical/Dental expenses would be considered for reimbursement, if the helmets were not deliberately taken off. No liability insurance would apply as this fight would be considered an intentional act.

## CASE #2

While driving to an out-of-town game, a car carrying four players is forced off the road and overturns. The accident leaves one player dead. What is the process for accessing the accidental death benefit?

It is important that as soon as possible you contact your Member office to report this accident. You will then be directed as to next steps with respect to the applicable policies.

**The information that may be requested can include:**

- A police autopsy and toxicology report
- A map (illustrating location of sanctioned event, place of departure, accident and intended destination)
- Press clippings
- Death certificate
- Confirmation of players' eligibility and approved accident claim forms must be received within 90 days.

*You may also be contacted, and the following information may also be required: i) game report; ii) registration certificate; and iii) accident report form.*

## SAFETY REQUIRES TEAMWORK

### CASE #3

During an adult recreational game, a player is accidentally struck in the eye with the butt end of a stick. Two weeks later, as a result of swelling, he submits an accident claim to the coach indicating he cannot see properly out of the injured eye. The coach decides this is only a temporary injury and holds the claim. Forty-five days later, the player again follows-up with the coach regarding the claim for the eye injury and the coach again fails to respond. Over the course of several months, the player is in contact with the coach with respect to the eye injury, however, there is still some vision in the injured eye, therefore, no action is taken. The following season, the coach and Member office are advised that the player has lost sight in the injured eye and a claim is submitted under the Hockey Canada AD&D policy. Will the policy respond?

No. The insurance company requires notification of claim within 90 days from the date of the accident.

### CASE #4

A novice player (8-9 years old) is all dressed for his game and eager to get to the arena. He has his skates on and his stick in hand and heads out to his father's car in the laneway. The player trips going down the stairs at his house and chips his front teeth. The dentist advises that the proper dental restoration must take place over a period of time as the child grows. Does the Hockey Canada policy respond? To what limits? Over what period of time?

Yes. However, if the child's parents are covered by an Extended Health Plan provided by their respective employers, this plan would pay first and the Hockey Canada Plan would pay the balance of the cost up to the policy limits. Under the terms of the Hockey Canada Plan, all of the work by the dentist must be completed within a year of the accident, unless the dental development of the player is not sufficient to allow proper treatment, and appropriate paperwork advising this is forwarded to the Hockey Canada Ottawa Office.

## SAFETY REQUIRES TEAMWORK

### CASE #5

During a Hockey Canada regular league game, a fight breaks out among the spectators in the stands. The arena security staff are incompetent, and instead of containing the situation, they take action that provokes a general riot. The security staff have been hired by the owners of the arena, and are under their control and supervision. A dozen or more suits are brought against the arena owners, alleging that their negligence and lack of care caused a number of serious injuries. The arena owners pass these suits to Hockey Canada, because Hockey Canada signed a contractual agreement with the arena whereby Hockey Canada agreed to indemnify and hold the owners harmless for any and all liability directly or indirectly arising from Hockey Canada's use of the premises.

The Hockey Canada liability policy is quite readily prepared to respond on behalf of all of its members to claims which arise from an accident, incident or occurrence which resulted from the negligence of one of our members. The Hockey Canada policy is not, however, prepared to accept responsibility and respond to any claim which may arise from an accident, incident or occurrence which happened directly or indirectly as a result of the negligence of someone who is not a participant of Hockey Canada or any of its Members (e.g., arena staff member, owner, or operator of a facility). It is therefore imperative that every individual who has the responsibility for signing rink rental agreements ensures that a contract does not contain a "Hold Harmless Clause", which in effect would transfer all of the liability for any incident, accident or occurrence which took place in that facility, regardless of who was ultimately negligent.

### CASE #6

A team manager receives a complaint from the parents of a player who has recently been dropped from the team. The parents allege that their son has sustained a potentially disabling injury during a practice as a direct result of the coach's negligence. The manager decides that the complaint has no merit, and that the parents are simply troublemakers. He decides to ignore the letter.

Some months later, he receives a letter from legal counsel retained by the parents, relating to the same matter. It invites the manager to enter discussions for a settlement. Once again, the manager ignores it.

## SAFETY REQUIRES TEAMWORK

Some months later still, the manager receives a writ (claim), signalling that the parents have initiated formal legal action. This time the manager sends the writ on to the Member office, who promptly send it to the Hockey Canada National Office, who in turn report it to the insurers. Will the insurers consider that the claim is covered by the policy under these circumstances?

Maybe. The insurance company may decline to pay if late reporting is a factor. Prompt reporting is imperative.

### CASE #7

The team has a final practice prior to leaving town for a road game, the following day. The coach arranges for all of the players' equipment to be stored in his garage overnight, since the transport rendez-vous will be in his driveway. The garage is left unlocked, and all of the equipment is stolen. We will further assume that because the door is unlocked, the coach is negligent, and that he is likely to be legally liable for the loss of the property. Will Hockey Canada's liability policy pay?

No. There exists an exclusion specific to the property in the 'care, custody or control', of the insured.

### CASE #8

A young player is billeted for a tournament in another town where he is subjected to sexual abuse. The parents sue Hockey Canada, the team managers and others for not ensuring that the hosts were of good repute and character. Will Hockey Canada policy pay for the defense, and judgement, if any?

Yes and No. If the damage is caused by psychological rather than corporeal, it may nevertheless be considered to be 'bodily injury' and therefore covered within the scope of the bodily injury liability insuring agreement. There is, however, an exclusion with respect to damages or injury that is caused intentionally. It could be argued that 'injury' resulting from sexual abuse is intentional on the part of the abuser. If it should be so held, then the policy would not protect the abuser, but it would protect Hockey Canada if it was brought into the suit for damages.



# SAFETY REQUIRES TEAMWORK

## CASE #9

The fundraising event is a great success, and the volunteers at the bar are pouring with a heavy hand. They continue to serve some people who have clearly already had too much. One of these customers is involved in a head-on collision on the way home as a result of intoxication, causing death and serious injuries. Hockey Canada is subsequently sued under the Provincial Liquor Law Act that makes the servers of liquor responsible when it may be perceived that their negligence has directly or indirectly been involved in, or contributed to such an incident. Will Hockey Canada policy respond?

Yes. The Hockey Canada policy includes exposure to liability for bodily injury and property damage that may be generated by Provincial statutes relating to liquor law liability (subject to the policy's other terms and conditions). It will not pay exemplary or punitive damages, nor any fines or penalties.

## CASE #10

A Bantam hockey player is fighting for the puck two (2) metres from the side boards. He is checked from behind into the boards and suffers a broken neck rendering him a paraplegic. The injured player subsequently sues the player who checked him as well as the three game officials, the two coaches, the Minor Hockey Association, the Member and Hockey Canada. The suit is for \$5.4 million. Will the Hockey Canada Liability Policy respond and to what extent?

Yes. The Hockey Canada Liability Policy would respond on behalf of all parties provided they were properly registered, had a premium paid on their behalf and were playing in a properly sanctioned Hockey Canada game.

## CASE #11

You coach a Novice hockey team. You have scheduled a practice for Tuesday night, however, one of your two (2) assistant coaches cannot attend. You develop your practice plan keeping in mind there will be two coaches on the ice instead of the usual three. When you get to the arena, a parent of one of the players, noticing there are only two coaches, offers his assistance. You reply, "we can always use a hand", and he gets ready and goes on the ice during practice. Is this parent covered under the Hockey Canada insurance plan?

## SAFETY REQUIRES TEAMWORK

Absolutely not. There has been no premium paid on behalf of the parent. Hockey Canada may, at its discretion, cover an “emergency volunteer” provided it was well documented, however, Hockey Canada does not extend coverage to anyone who volunteers in a non-emergency situation. In addition, Hockey Canada does not cover parent-child games, student-teacher games or other exhibition games against non-members of Hockey Canada.

### CASE #12

Your minor hockey association asked a member of the Association to chair the Associations fundraising activities for the year without performing a background check on the individual. One of the fundraising activities netted the Association \$25,000.00, however, the money has since gone missing. The members of the Association file a lawsuit alleging the Board of Directors were negligent in handling the funds derived from the fundraising venture, and should have exercised greater care when asking the member of the Association to handle the funds when they knew, or ought to have known that he was convicted of fraud six years ago. Are you covered?

Yes and No. This claim is alleging financial mismanagement and incorrect hiring practices and therefore is covered under the Hockey Canada D & O policy. This policy will defend the claim on behalf of the Association and its individual officers and directors. Any claim advanced against the member allegedly responsible for the theft would not be covered under the policy.

# GLOSSARY OF TERMS

**Assumed liability:** liability which would not rest upon a person except that he or she has accepted responsibility by contract, expressed or implied. This is also known as contract liability.

**Claimant:** a person who submits a claim to an insurer or organization.

**Deductible:** the amount “deducted” from a claim by the insurance company as the pre-agreed amount the insured will pay for a particular claim or number of claims.

**Defendant:** in litigation proceedings, one who is accused of wrong doing.

**Liability:** legal responsibility for a particular act or event and all the consequences that flow from it. If a person is liable, he or she must usually pay financial compensation to anyone who is injured or suffers a loss because of the act or event.

**Litigation:** the act or process of filing and carrying on a lawsuit.

**Loss prevention:** the process of reducing or eliminating the probability of loss.

**Loss reduction:** the process of decreasing the severity or consequences of an accident.

**Negligence:** carelessness by someone causing injury or damages to someone else. Wrongdoers are responsible for damages to anyone they should reasonably have foreseen would be affected by their actions. You can be negligent for doing something you should not have done, or not doing something you should have done.

**Plaintiff:** a party who commences a law suit or initiates proceedings to have a court determine responsibility or fault.

**Risk Management:** the process through which an organization identifies, assesses, controls and insures against the risk of bodily injury or financial loss arising from its activities.

**Waiver:** a document in which one person gives up the right to sue another person.

# RISK MANAGEMENT AND INSURANCE FEES

Each Hockey Canada Participant pays into the Hockey Canada Insurance Program or has a fee paid on his/her behalf. This fee covers the following:

**Liability Insurance**

**Accidental Death and Dismemberment Insurance**

**Major Medical/Dental Insurance**

**Risk Management and Administration**

**Directors and Officers Liability Insurance**

**Sexual Misconduct Liability Insurance**

# \$21.30

### Note:

- These rates are applicable for Minor and Female players, Level 1-3 referees, coaches, managers, and trainers/safety people.
- There is an additional charge for Major Medical/Dental Insurance for Junior, Major Junior and Senior as well as Level 4-6 Referees. These fees vary across the country depending on claims experience.
- Individual Members may charge a Member Administration Fee.
- Sales tax is applicable in Ontario, Manitoba, and Quebec on the liability and Accidental Death and Dismemberment Insurance Policies.
- Volunteer's and staff insurance fees are incorporated in the fees paid by players, coaches, managers, and trainers/safety people.

# APPENDIX 1 – SAFETY MESSAGES

### Sharing of Water Bottles

There has been concern shown over the potential health risks related to the sharing of water bottles by players, officials, coaches and other participants. The Hockey Canada Safety Program recommends the following protocol as it relates to the use of water bottles:

- Good team hygiene includes ensuring all players and staff have their own water bottles to prevent the transmission of viruses and bacteria.
- Bottles should be labeled and washed after each practice or game.
- It is further recommended that officials avoid the practice of drinking from the goaltenders water bottle. If officials require water during a game, we suggest they have their own water bottle at the penalty bench.
- Good hygienic practices will help to maintain a healthy team atmosphere and ultimately assist in keeping all participants healthy throughout the season.

### Return to Play Recommendations

It is recommended that players who are removed from games or practices due to injury or serious illness, and do not return to that game or practice, **should obtain a note from a physician before they are allowed to return to play.**

After an extended layoff, players should practice before they play. The practice situation is a controlled setting which allows players to gradually adapt and feel comfortable without risking further injury. The practice situation also permits a player to regain conditioning and cardiovascular endurance before returning to play. Remember, players are much more at risk to re-injure themselves in the injured area or another area because of a lack of conditioning.

If you are ever in doubt as to the seriousness of a player's injury or illness, exercise common sense and direct the parents to seek medical attention for the player and request that a physician's note be obtained before permitting the player to play or practice. **Clearly communicate the necessity of medical permission from a physician to the player's parents or guardians. To learn more about return to play following a concussion visit the Hockey Canada Concussion Resource page at [www.hockeycanada.ca/concussion](http://www.hockeycanada.ca/concussion).**

## SAFETY REQUIRES TEAMWORK

Hockey Canada recommends that players returning to play following a muscular or skeletal injury (excluding fractures) can be signed off by a physician, chiropractor, physiotherapist, or nurse practitioner. Fractures, as well as all neurological injuries including spinal injuries and concussions must be signed off by a physician. Note that this does not pertain to the Hockey Canada Injury Report Form related to the insurance program. This still needs to be completed by a physician or a dentist, whichever applies.

# APPENDIX 2 – FACILITY SAFETY CHECKLIST

Name of facility \_\_\_\_\_

Address \_\_\_\_\_

Facility Manager \_\_\_\_\_

Date of inspection \_\_\_\_\_ By whom \_\_\_\_\_

Position \_\_\_\_\_

## FINDINGS

Area	Condition			Notes/Comments
	Good	Acceptable	Unacceptable	
Ice condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Breakaway nets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Boards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Lighting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Benches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Gates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Glass enclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Air quality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Penalty boxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Officials' box	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Evacuation procedure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Emergency Exits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Emergency medical	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Telephone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Heating system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other danger areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

AED on site  Yes  No Location \_\_\_\_\_

Report filed with \_\_\_\_\_ Date \_\_\_\_\_

(e.g., Member, rink manager, etc.)

Response requested  Yes  No

Action taken \_\_\_\_\_

## APPENDIX 3 – FIRST AID KIT

The best kit is one which contains only the supplies that you use most often. There is no reason to carry a wide variety of items, if you do not know how to, or are not qualified to use such items.

You should carry a list of all emergency telephone numbers in your kit, including ambulance, fire department, police and general emergency. It is also recommended that you include several quarters in the event that you must make an emergency telephone call and only a pay phone is available.

The following is a recommended list of items that you should include in your first aid kit. Whenever you use an item you should replace it immediately to ensure that your kit remains fully stocked.

AMOUNT	ITEM	APPLICATION
1	Soft, sturdy kit/box	A durable waterproof kit which holds all your supplies in one place and is easily transportable.
1 roll	Pre-Wrap	Covers & protects skin when taping an injury.
2 rolls	1 1/2" Athletic Tape (low grade)	Protects exposed injuries and provides support for injured joints.
2 - 4	Tensor bandages- 2", 4" or 6"	Use for injury support and compression over soft tissue injuries. The size of the injured area dictates the appropriate tensor size.
2	40" cotton triangular bandages (slings)	Use for injury support/slings or to apply pressure.
1 bag	Sterile cotton tipped applicators	Use to clean wounds.
1 box	Knuckle dressings	Cover cuts in unusual areas – knuckles, web spaces, etc.



## SAFETY REQUIRES TEAMWORK

AMOUNT	ITEM	APPLICATION
1 box	Fingertip dressings	Cover cuts on finger tips.
2 boxes	Elastic stretch strips in assorted sizes	To cover all minor skin wounds – blisters, lacerations.
10	Sterile pads (non adhering)	Used to cover cuts and abrasions. Non adhering so they will not stick to the wound.
10	4" X 4" gauze	To control bleeding and cover wounds – use over non adherent dressings.
1 roll	4" stretch gauze	Covers & compresses wounds.
1 container	Petroleum Jelly	Use to reduce friction in the case of blisters.
4 - 8	Ziploc plastic bags (various sizes)	Hold ice, contaminated or bloody materials - gloves, compresses, etc.
1 pair	Bandage scissors	Cut dressings, tape, equipment, etc.
10 pairs	Barrier protection gloves	Medical non latex gloves. Must be worn at all times when attending to an injured player.
1 container	Hand Sanitizer or wipes	Alcohol based. Ensures clean hands when dealing with injuries or when immediate access to hand washing is not available.
1	Pocket mask	Use when there is mouth to mouth contact for CPR or artificial respiration.
1 2	Note pad/pencil Working pens	Use to take notes (or write reminders for yourself) and record injuries.
	Ice	Apply to soft tissue injuries.



# EQUIPMENT TIPS

**PROPER FITTING, PROTECTIVE QUALITY &  
MAINTENANCE**

# KEEPING YOUR EQUIPMENT CLEAN

Immediately after every game and practice, equipment should be hung up to dry. Moisture allows bacteria to grow so air drying after every use is essential. This will assist in preventing athlete infections and in prolonging the life of the equipment. (Never place leather equipment over any source of direct heat, as cracking will occur.)

All equipment including the hockey bag should be washed/cleaned on a regular basis and periodic spraying with an alcohol based equipment disinfecting spray is also recommended. Athletes and sports teams should routinely clean all sports equipment due to a dramatic increase in serious infections. Cleaning can be done at home or through professional cleaning services. Professional cleaning is recommended at least once a year.

# UNDERGARMENTS

Choose an undergarment arrangement that will be cool and comfortable under your equipment. This will avoid irritation of the skin (from the equipment). Underwear will absorb moisture from your skin.

What players wear under their equipment is a personal choice. A number of material combinations exist for underwear from 100% cotton to cotton/polyester and other blends of material.

Always wear a SINGLE PAIR of socks in your skates. As with underwear, a variety of material blends are available. Choose a blend that offers you comfort, warmth and moisture absorbing abilities.

For all underwear and socks, 50/50 cotton/polyester blends provide maximum ventilation and comfort.

## HELPFUL HINTS

Always ensure underwear and socks are dry and clean to avoid chafing from your equipment and to maintain hygiene.

Avoid wrinkles in your socks when tightening your skates!

Carry an extra set of undergarments on tournament days or when you play more than once in a day.



# ATHLETIC SUPPORTS

## FITTING

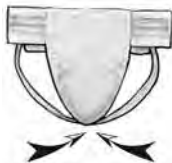
Two types of athletic supports are available; a jock/jill strap or boxer short style. Each type incorporates a plastic protective cup.

The jock strap (for males), jill strap (for females) and boxers are fitted according to the individual player's waist size. It is important that a player chooses an appropriately sized protective cup and strap or boxer for effective shock absorption.



## PROTECTIVE QUALITY

If the Jock or Jill strap tears in any way it should be repaired or replaced. One common area of breakdown is where the two straps meet the protective cup. Should these straps detach, the protective cup can be pushed out of position.



## MAINTENANCE

The strap and protective cup should be hung up to dry after each session. The strap should be machine washed regularly. Be sure to remove the plastic protective cup before washing if possible. If the plastic protective cup cracks, it must be replaced immediately.



## HELPFUL HINTS

The jill/jock strap should fit like a pair of briefs not too loose so that the protective cup moves around and not too tight to restrict movement or chafe. The boxer short style must fit snugly, but not restrictive, to ensure the cup does not move out of place.

# SHIN PADS

## FITTING

Shin pads are generally measured in junior/youth (7" - 12") or senior sizing (13" - 18"). Ensure that the cap of the shin pad is centred on the kneecap. The calf padding should wrap around the lower leg to offer maximum protection to this area of the leg. Also, the protective padding above the plastic kneecap should overlap approximately 2" with the bottom of the hockey pants. With the skate open, the player should ensure that the shin pad rests 1" above the foot when the foot is fully flexed up and does not inhibit movement of the foot in any way. It is recommended that the skate tongue be positioned behind the shin pad for added protection.



## PROTECTIVE QUALITY

A shin pad that is too short can leave exposed areas between the top of the skate and the bottom of the shin pad. A shin pad that is too long may cause discomfort and restrict movement in the ankle and knee areas. The flexible portion of the shin pad (the padded portion between the plastic knee and plastic shin guard) should allow maximum movement. Cracked shin pads must be replaced immediately.

## MAINTENANCE

Proper hang drying of equipment after each session is essential. Remember, air dry only. To clean, simply mix a little laundry soap with water and use a soft scrub brush on the padding. If playing more than once a day, a fan will speed up the drying process.

## HELPFUL HINTS

Buying velcro straps to fasten shin pads to the legs is much less expensive in the long run than using tape. Remember to check the length of the straps with the shin pads on, to ensure a proper fit.

# PANTS

### FITTING

Hockey pants are generally sized either according to waist size or in group sizing (S, M, L, XL, XXL). Measure the waist to get the required pant size.

Pants should be fitted with shin pads in place to ensure the length of the pant leg reaches the top of the kneecap and covers approximately 2" of the shin pad's top flair padding.

For female players, fit the hips first then check the position of the leg and kidney pads to ensure they cover these areas adequately.

The correct positioning of rib, hip, thigh and kidney padding is important to ensure protection of these areas. The padding around the waist of the pants should cover the kidney area (half-way between the hips and underarm). The padding on the rear of the pants should extend far enough to completely cover the bottom end of the tail bone. Thigh padding (plastic shell) and hip padding must fit over the appropriate areas to offer maximum protection.

If the pants have a belt, the belt should be positioned just above the hip bone with the pants on and allow for a snug adjustment without falling off the player's hips.



## EQUIPMENT TIPS

### PROTECTIVE QUALITY

The traditional hockey pant is the most common pant, which features padding built into the pants. Purchase pants with as much padding as possible.

Ensure all necessary padding is in place and protecting the appropriate areas in a full range of motion for the player.

If any pads, such as the thigh pad, crack, they should be replaced immediately as they are no longer effective. Tearing that occurs in the outer shell of the pants should be repaired immediately as this can affect protective quality. The inside of the pants should also be inspected for tearing, and repairs made as necessary.



### MAINTENANCE

Proper drying after all sessions is essential. Pants should be hung in a well ventilated area to air dry. Several times each season, all removable padding should be washed with a mild detergent and air dried.

### HELPFUL HINTS

Players should have a good range of motion while wearing pants. A good measure is to have the player fully squat with pants (and shin pads) on. If the player can comfortably squat and the padding remains in position, then the pants fit properly.



# SKATES

## FITTING

Skates usually fit a 1/2 size smaller than street shoes.

When fitting skates wear the same socks to be worn when skating. Ensure that there are no wrinkles in the sock when placing the foot into the boot.

Loosen the laces so that the foot can easily slip into the boot and then slide the foot forward to press the ends of the toes against the front of the skate. With the foot in this position, you should be able to place one finger between the boot and the heel of the foot.



Prior to lacing up the skates, kick the heel into the boot's heel by banging the skate against the floor. Lace the boot with the first 3 eyelets snug, the next 3-4 eyelets loose, to prevent constriction of this area, and the last 2-4 eyelets very snug to maximize energy transfer to the boot.

Once the skates are laced up, there should be approximately 1 1/2" to 2" between the eyelets. If they are farther apart, a narrower boot is necessary. If the eyelets are closer, then a wider boot is required. Different skate brands are designed for either narrow or wide feet. A variety of widths are available.

Next, walk in both skates for 10 to 15 minutes to ensure a comfortable fit. Remove the skates and check the feet for red areas or pressure points, which are signs of an improperly fitted skate. Note that all skates will generally require a break-in period. Any irregularities of the feet, such as bone spurs, may also affect the fit of the boot.

## EQUIPMENT TIPS

### PROTECTIVE QUALITY

Skate tongues should be worn behind the shin pads to fully protect the lower shin.

Never wrap laces or tape around the ankles as this can inhibit circulation and irritate the Achilles tendon.



If the hard shell in the toes becomes cracked, the skates should not be worn as this could result in serious injury. Skates should be replaced or repaired if this occurs.

### MAINTENANCE

Always dry skates by opening boots wide and pulling out removable liners after every session.

Regularly check skate blades for:

- sharpness
- bending of the blade, which can be corrected
- loose rivets
- cracked blade holders or blades
- loose blades

If you are on the ice more than three (3) times a week, skates should be sharpened weekly. Skates should also be sharpened if there is a noticeable reduction in the player's ability to stop or turn. If the blades squeak when stopping, check for bending. Also, regularly check the skate boots, laces and eyelets. Repair or replace as needed.

Skate blades should be wiped dry after each use. Skate guards should be placed on the skate blades to avoid damage during transport or when walking on non-ice surfaces.

### HELPFUL HINTS

Never buy skates too big to grow into as this can seriously inhibit proper skating development.

Remove insoles for more effective skate drying.

# SHOULDER PADS

## FITTING

It's important that the shoulder pads completely cover the shoulders, upper back, chest and upper arms to just above the elbow area.

The protective caps should be positioned on the top of the shoulders and the arm pads should extend to meet the elbow pads.

It is recommended that the back of the shoulder pads should overlap slightly with the pants.

The upper arm pads should fit securely around the bicep and tricep muscle areas.



## PROTECTIVE QUALITY

The plastic cups are designed to protect the shoulder and disperse any force over a large area through the full range of motion.

Check all straps and velcro fasteners around the arms and the mid-body to ensure they are intact and do not cause discomfort. Adjust length as necessary.

## MAINTENANCE

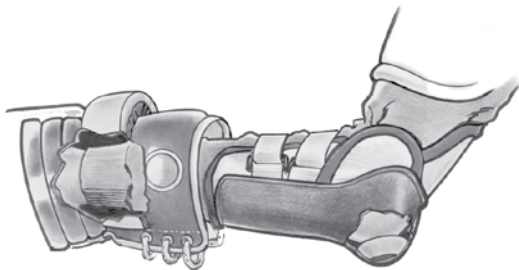
Ensure there are no cracks or tears in any parts of the pads. Repair or replace as necessary. Check and replace any missing fasteners or rivets. Always hang dry after every session.

## HELPFUL HINT

A player should have good range of motion while wearing shoulder pads.

To test range of motion, have the player lift arms slightly above shoulder height. In this position, ensure that the pads do not dig into the neck area.

# ELBOW PADS



## FITTING

Most introductory and intermediate quality elbow pads can be used on either elbow. Note that some elbow pads are made specifically for left and right arms. Ensure pads are on the appropriate arms.

Place the donut inside the elbow pad on the point of the elbow. Snugly fasten all the straps of the elbow pad so that it does not slide when the arm is fully extended.

The top of the elbow pad should meet the bottom of the shoulder pads' arm pad and extend down the forearm to where the top of the glove starts. The forearm padding should wrap around the entire forearm to offer maximum protection.

The elbow pad should not restrict movement of the elbow. With the elbow pads on, test the range of motion by bending the arm at the elbow and watching for any constriction or restriction of movement. If you wear short cuff gloves, ensure that your elbow pads are long enough to meet the cuff of the glove.

## PROTECTIVE QUALITY

Ensure that the elbow pad contains a donut pad or pocket where the point of the elbow rests. The elbow pad should have a plastic cup which protects the elbow point. Several models may have this plastic shell on the exterior of the pad or it may form an integral part of the pad. Generally, this cup is not removable.

Slash guards are rigid plastic pads which protect the forearm area.

## EQUIPMENT TIPS

### **MAINTENANCE**

Occasionally check the straps to ensure that they provide comfortable attachment to the arms. Straps should not be substituted with tape as this can cause loss of circulation, discomfort and decreased protection.

Proper drying, in a well ventilated area, will stop the donut pad from breaking down prematurely.

Elbow pads may be washed in the same manner as shin pads.

### **HELPFUL HINTS**

Frequently test the donut pad by pressing down with your fingers. If any cracks appear, or if the padding is hard or brittle, the pad must be replaced to avoid potential injury.

# GLOVES

## FITTING

Ideal gloves are lightweight, flexible and offer maximum movement. Gloves are made from a variety of materials including leather and Kevlar. While leather gloves are more durable, they take longer to dry and are heavier to wear.



Gloves should fit like loose winter gloves over the fingers. The top of the glove should extend up the forearm to the bottom of the elbow pad to ensure full protection of the forearm area.

## PROTECTIVE QUALITY

Ensure that the padding on the back of the glove and the hard shell components are of sufficient quality to protect your hand and wrist area, which can be tested by pressing the back of the glove with the fingers. The compression should not be felt inside the glove. If the glove has laces in the cuffs, leave them in and do them up. Never remove laces. Laces prevent tearing of the side gussets of the glove.

## MAINTENANCE

Ensure proper air drying after ice sessions. Remember, never dry gloves over an open heat source. Gloves which have lost finger pads or roll pads should be repaired or discarded. Ensure the palms of the gloves are soft and in good shape through proper drying. Replace worn out palms at a leather or shoe repair shop immediately to avoid injury. Watering palms can cause them to become brittle and break down.

## HELPFUL HINTS

Whenever testing a pair of gloves, use a hockey stick to stick handle on the spot for a few minutes. The gloves should offer freedom of movement in a variety of positions without chafing or restricting movement.

# HELMETS

## FITTING

Helmets must be Canadian Standards Association (CSA) certified. All CSA certified hockey helmets will have a sticker indicating this certification. These stickers must remain on the equipment and be visible during play.



Helmets are generally measured in junior or senior sizing and may be found in head sizes of 6 1/8" to 8 1/8". They may also be found in group sizes (XS, S, M, L, XL). Choose a size that fits snugly on the head, yet allows room for adjustments for final fitting.

Using the adjusting mechanisms, (which differ from model to model), adjust the helmet to fit so that when shaking the head from side to side and back and forth, the helmet does not move and does not cause discomfort.

The front of the helmet should fall just above the eyebrows. Select a size of helmet that provides these elements for a good fit.

Adjust the chin strap so that it is snug to the chin in order to provide proper protection. The chin strap is not properly fastened if it hangs down. If the chin strap is too loose it could cause the helmet to fall off on impact.



## EQUIPMENT TIPS

### PROTECTIVE QUALITY

Ear guards are a standard component on most helmets. The ear guards protect the ears from impact injuries. **If you purchase a helmet with ear guards, they must be left on to maintain CSA certification.**



**Any helmet with a break or crack in the outer shell must be replaced.**

### MAINTENANCE

Regularly check the helmet to ensure screws are in place and secure.

Only use manufacturers approved replacement parts on helmets.

**Helmets should never be painted as this may weaken the structure and voids the CSA certification.**



**Any alterations such as: drilling extra holes, removing side straps, clamps or chin cup, will void the CSA certification.**

Always air dry the helmet after all on-ice sessions.

### HELPFUL HINT

Occasionally, check the inside padding of the helmet by pressing the thumb into the padding. If the padding retains its original shape, the helmet maintains its protective quality. If the padding breaks or cracks, then it is time to replace the helmet.

Occasionally check the front visor screws to ensure they have not rusted in place.



# FACIAL PROTECTORS

Hockey Canada requires all minor and all female players to wear CSA certified full face protectors, properly attached to CSA certified hockey helmets. Full face protectors come in three (3) styles: wire cage, high impact polycarbonate shield or a combination of the two.

CSA certifies full-face protectors and eye protectors (visors). Below are protectors appropriate for use in ice hockey.

## APPROPRIATE FOR USE IN ICE HOCKEY

Category	Description	Type	CSA Sticker Color
Full facial protector	Intended for use by a person of any age who is not a goalkeeper	B1 or 1	White
Full Facial Protector	Intended for use by a person 10 years old or younger who is not a goalkeeper	B2 or 2	Orange
Full Facial Protector	Head and Face Protector intended for a goalkeeper of any age	D1 or 3	Blue
Eye Protectors (Visors)	A partial face protector (e.g. visor) that shields only the eyes, intended for use by a person 18 years old or older	C or 4	Yellow

## EQUIPMENT TIPS

### APPROPRIATE FOR USE IN ICE HOCKEY AND RINGETTE

Category	Description	Type	CSA Sticker Color
Full Facial Protector	Intended for use by a person of any age who is not a goalkeeper	B1 or A	Green
Full Facial Protector	Intended for use by a person 10 years old or younger who is not a goalkeeper	B2 or B	Red
Full Facial Protector	Head and Face Protector intended for a goalkeeper of any age	D1 or C	Blue

### FITTING

The facial shield or cage must be compatible with the helmet. Not all masks fit every helmet. The facial protector should fit to allow one finger to be placed snugly between the bottom of the chin and the chin cup of the protector.

### PROTECTIVE QUALITY

Any facial protector with a break or crack should be replaced immediately. Never cut or alter wire masks as this weakens the structure and voids the CSA certification. Removal of the chin cup not only voids the CSA certification, it may expose the chin area to undue risk of injury.



## EQUIPMENT TIPS

Although the facemask does prevent dental injuries, it is still recommended that all players who play hockey wear an internal mouthguard. Dental injuries still occur despite the use of a facemask. The mouthguard should ideally be molded to an athlete's teeth by a dentist.

### **MAINTENANCE**

Periodically tighten the adjusting screws on the helmet and those that attach the facial shield. Any helmet with a clear visor should be protected between uses with the shield bag that generally accompanies the product.

# THROAT PROTECTORS

## FITTING

The throat protector should be snug but not uncomfortably tight.

Bib style protectors are worn beneath the shoulder pads and offer increased protection.

The throat protector should completely cover the throat and with bib styles, the upper chest area.

## PROTECTIVE QUALITY

There are two common types of throat protectors: bib style or collar style. The bib style provides more protection to the chest area. Each are generally made of ballistic nylon or similar material. Throat protectors are designed to protect the throat area from lacerations and cuts. They are NOT designed to protect against spinal injuries or impact to the neck region. All throat protectors must bear the Bureau de normalisation du Québec (BNQ) logo. If the throat protector is altered the BNQ Certification is void.



## MAINTENANCE

Dry after each session in a well ventilated area. The throat protector should be washed regularly in cold water and hung to dry, away from direct heat sources.



## HELPFUL HINTS

Keep all Velcro fasteners in good shape and replace if necessary.

# JERSEYS & SOCKS

## FITTING

A hockey jersey should be large enough to fit over the upper body equipment and provide the player with a good range of motion.

The length of the sweater should be sufficient to allow it to go over the pants and not ride up when the player is skating. The arms of the sweater should extend to the wrists. Ensure the sweater is not too baggy to avoid it getting caught on bench doors and other objects.

Ensure the neckline of the sweater does not compress the back of the neck. This may result in chafing and/or injury.

Socks hold the shin pads in position. They should extend from the top of the foot to the top of the leg.

Socks are tucked inside the back of the skates and inside the hockey pants. They are held up with either a hockey garter belt system or velcro fasteners attached to the jock/jill strap. Socks should not be held up with tape or straps above the knee area. This can cause loss of circulation and discomfort.

## MAINTENANCE

Jerseys and socks should be washed after each ice session in cool water, to avoid shrinking, and air dried.

## HELPFUL HINTS

To air dry equipment, you may wish to consider using a clothes rack which can be stored and set-up easily. Never use a direct heat source to dry equipment. This could lead to a breakdown of the fibres and the padding.



# STICKS



## FITTING

A properly chosen stick is essential to developing effective puck control and shooting skills.

There are several key points to remember when selecting a stick:

- **Junior or Senior Sizing:** Junior sticks are made with narrower shafts and smaller blades for better control. It is strongly recommended that junior sticks be chosen with a straight blade. Senior sized sticks are for intermediate and older players who have the ability to comfortably control a larger stick.
- **Length:** As a rule of thumb, in street shoes, the stick should reach between the chin and the mouth of the player with the toe of the stick on the ground. While wearing skates, the butt end of the stick should reach just below the chin.
- **Blade Lie:** This is the angle of the blade in relation to the shaft of the stick and affects the angle at which the stick rises from the ice. Generally, lies are available from 4 – 8. In a “ready stance”, with the stick’s blade flat on the ice, there should be no gap between the ice and the bottom edge of the blade. If so, then try a different lie to remove this gap.
- **Sticks come in varying degrees of flexibility.** Generally, the less flexible a stick, the greater amount of strength required to effectively use it. Younger players should use sticks with greater flexibility than senior players.

## EQUIPMENT TIPS

### **PROTECTIVE QUALITY**

The butt end of all sticks must be covered with tape or a commercially made butt end to prevent injuries. Some sticks come with a wooden plug which must be inserted into the top of the stick and then taped.

### **MAINTENANCE**

Do not store sticks near any direct heat source because they will dry out much quicker.

The taping of the blade of a stick is a personal preference. The tape is meant to act as a surface which provides an increased degree of friction to aid in puckhandling. Tape the blade of a stick from the heel to the toe, covering the entire blade.

# GOALTENDER STICKS

Goaltenders should select a stick which allows them to comfortably assume the crouch (ready) position with the blade of the stick flat on the ice. Be aware of different lies, which is the angle at which the shaft rises from the ice, as well as the length of the paddle.

## HELPFUL HINTS

At practice, try other players' sticks. Experiment with different lengths, lies and flexibilities to determine which stick best suits you.





# GOALTENDERS EQUIPMENT

## HOCKEY CANADA PLAYING RULE NUMBER: RULE 3.5. GOALTENDER'S EQUIPMENT

- (a) With the exception of skates and stick, all equipment worn by the goaltender must be constructed solely for the purpose of protection of the head or body, and must not include any garment or contrivance which would give the goaltender undue assistance in keeping goal. Abdominal aprons extending down the thighs on the outside of the pants are prohibited.

**Note 1:** Protective padding attached to the back of, or forming part of the goaltender's blocker glove shall not exceed 20.3 cm (8 in.) in width nor 38.1 cm (15 in.) in length. Any measurement exceeding 20.3 cm (8 in.) measured anywhere across the full length of the wrist area, or more than 38.1 cm (15 in.) anywhere on the length constitutes an illegal blocker glove.

**Note 2:** The base of the goaltender's catching glove shall be restricted to a maximum of 20.32 cm (8 in.) in width, which is to include any attachments added to that glove. **The distance from the heel of the glove along the pocket and following the contour of the glove to the top of the "T" trap must not exceed 46 cm (18 in.). The heel is considered to be the point at which the straight vertical line of the cuff meets the glove. Any measurement exceeding 20.32 cm (8 in.) measured anywhere across the full length of the wrist area.** The maximum circumference of the legal goaltenders catching glove can not exceed 114.3 cm (45 in.) (see page page 91 for diagram). The lacing or webbing or other material joining the thumb and index finger of a goaltender's glove, or any cage, pocket or pouch created by this material, must not exceed the minimum amount of material necessary to fill the gap between the thumb and the index finger when they are fully extended and spread. Any other pocket, pouch or contrivance added to the glove by a manufacturer or otherwise is not acceptable and makes the glove illegal.

**Note 3:** The binding and/or stitching at the edges of both goaltender's gloves shall not be included in the measurement of either the length or width.

**Note 4:** When a request for a measurement of a goaltender's glove has been made the team shall state the glove that is to be measured and whether it is to be the length or width of the glove.

## EQUIPMENT TIPS

- (b) Goaltender's pads, shall not exceed **27.94 cm (11 in.)** in width and **96.52 cm (38 in.) in length** as measured on the goaltender and shall not be altered in anyway. **The minimum length of the boot of the pad is to be no less than 17.78 cm (7 in.). The boot is the bottom of the pad that sits over the top of the skate. The boot channel of the goalkeeper pad must be flat or concave in appearance.**

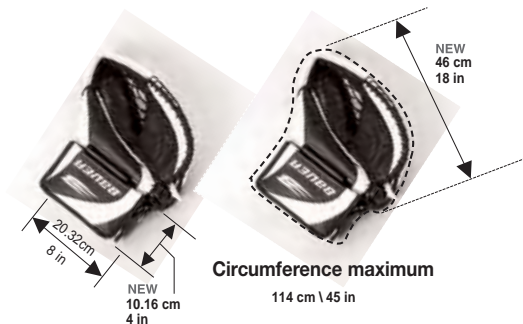
**Note: Puck foil (a plastic piece attached to the bottom of goaltender's pads designed to stop the puck) is considered to be illegal equipment.**

- (c) A Minor penalty shall be assessed a goaltender guilty of using or wearing illegal equipment.
- (d) A goaltender shall remove her face protector for purpose of identification, if so asked by the Referee. A goaltender who refuses this request shall be assessed a Gross Misconduct penalty.

## CHEST AND ARM PADS

1. No raised ridges are allowed on the front edges or sides of the chest pad, the inside or outside of the arms, or across the shoulders.
2. Layering at the elbow is permitted to add protection but not to add stopping area. This layering, both across the front and down the sides to protect the point of the elbow shall not exceed 17.78 cm (7 in.).
3. Shoulder Cap Protectors must follow the contour of the shoulder cap without becoming a projection/extension beyond or above the shoulder or shoulder cap. This contoured padding must not be more than 2.54 cm (1 in.) in thickness beyond the top ridge of the shoulder and shoulder cap.
4. On each side, the Shoulder Clavicle Protectors are not to exceed 17.78 cm (7 in.) in width. Their maximum thickness is to be 2.54 cm (1 in.). This protection is not to extend or project above or beyond the shoulder or shoulder cap nor extend beyond the armpit. No insert is allowed between the Shoulder Clavicle Protector and the chest pad that would elevate the Shoulder Clavicle Protector.
5. If when the goalkeeper assumes the normal crouch position, the shoulder and/or shoulder cap protection is pushed above the contour of the shoulder, the chest pad will be considered illegal.

# APPROVED GLOVES & PADS



# LEG PADS

## FITTING

Always fit goal pads while wearing skates. Kneel down into each pad making sure the kneecap is in the middle of the knee roll.

The large vertical roll should be on the outside of each leg. After doing up all the straps, the pad should extend from the toe of the skate to approximately 4" above the knee.



Knee pads add additional protection when the goalie is in a position where the pads do not protect a certain area of the knee.

The leg pads should have padding at the back of the leg which fits under the straps. The top of the pads should extend approximately 3" above the bottom of the pants. Remember, a proper fit is essential for good protective quality and comfort. It is recommended that leg coverings such as hockey socks be worn under the goalie pads.

## MAINTENANCE

Always store pads standing to prevent flattening of the padding. Air dry to prevent mildew as the pads dry out. Remember, do not dry over an open heat source.

Straps should be checked regularly and replaced if needed. Any cuts in the leather should be repaired immediately. Gently rub a leather conditioner over all leather areas to prevent premature breakdown.

# CATCHER & BLOCKER GLOVES

## FITTING

For proper protection and fitting, follow the same steps as on page 78, under “Gloves”. With the catcher and blocker on the hands, lower the hands to the side, the gloves should not fall off. The blocker should be of the proper size to ensure comfort, easy gripping and control of the stick.



## PROTECTIVE QUALITY

The catcher must have a heavily padded cuff which overlaps the arm pad to offer maximum protection.

Routinely test the padding on the catcher glove by pressing the fingers into the padding. If the padding is lumpy or spongy, then it has broken down and requires replacement.

The bottom of the back-pad on the blocker should never be warped, as this exposes the ends of the fingers to possible injury.

## MAINTENANCE

Use a leather conditioner on all leather components of your gloves monthly.

# UPPER BODY PROTECTION

The upper body protection padding for a goaltender is designed to protect the collarbone, entire chest and abdominal areas and down the arms to the wrists. Speak with a qualified representative to assist with fitting this specialized equipment.



## FITTING

Ensure that all straps are utilized and fastened properly. Elbow padding must be properly positioned over the elbow. Arm padding should extend down to the wrist. The body pad should tuck into the pants about 2" below the navel.

## PROTECTIVE QUALITY

The arm pads should overlap slightly with the gloves while allowing movement of the wrists and hands.

## MAINTENANCE

Proper air drying after every session is essential to prolong the life and quality of the padding.

Any damaged straps or padding should be repaired at a leather or shoe repair shop. Do not utilize tape in place of straps as this may restrict movement and blood flow.

# PANTS & ATHLETIC SUPPORTS

Goaltenders wear a specially designed athletic support and cup which has extra padding and protection. The athletic support should be fitted with the same principles as a regular player's equipment, but is specifically designed for a goaltender.

As with regular pants, goaltender pants are designed to absorb and disperse impact from pucks. Padding is positioned to protect hips, waist, lower back (kidney area), tailbone, thighs and the groin area.

The same principles apply for fitting, protective quality and maintenance with goaltender pants as for players' pants except:

- Ensure the goalie pants are loose enough around the waist to allow the belly pad to tuck into the pants.
- Remember, these pants have several additional protective pieces. Padding is heavier than regular pants and may require suspenders to help the pants from falling out of position.

# HOCKEY CANADA MEMBERS



For information on the Hockey Canada Insurance Program contact your Member office. Member contact information is available by visiting:

[www.HockeyCanada.ca/Members](http://www.HockeyCanada.ca/Members)



# IMPORTANT CONTACTS

## HOCKEY TEL. NO.

Coach : \_\_\_\_\_

Manager : \_\_\_\_\_

Association President : \_\_\_\_\_

Safety Person : \_\_\_\_\_

## EMERGENCY TEL NO.

Ambulance : \_\_\_\_\_

Police : \_\_\_\_\_

Fire Department : \_\_\_\_\_

Doctor : \_\_\_\_\_

Dentist : \_\_\_\_\_

## OTHERS TEL NO.

Arena Office : \_\_\_\_\_

Local Parks & Recreation : \_\_\_\_\_