



**1. What coverage do I get for my \$21.30?**

The \$21.30 that you pay for insurance coverage includes several different policies:

1. Hockey Canada accident/dental secondary coverage
2. Accidental Death and Dismemberment
3. Directors and Officers Liability coverage
4. General Liability
5. Also included in the fee is administration and deductibles, and risk-management programming

For more specific information on these policies visit

[https://cdn.hockeycanada.ca/hockey-canada/Hockey-Programs/Safety/Insurance/Downloads/safety\\_teamwork\\_e.pdf](https://cdn.hockeycanada.ca/hockey-canada/Hockey-Programs/Safety/Insurance/Downloads/safety_teamwork_e.pdf)

**2. If the premiums have been stable for 17 years why do they need to increase in 2018-2019?**

There are numerous factors that lead to review of the insurance program and the increase in the participant's insurance fee:

- Continued growth of Hockey Canada and Member programming creating increased requirements of the insurance program.
- New medical treatments and increased costs in areas such as concussion care, dental treatments and rehabilitation following serious injury.
- Increased loss exposure to certain areas of the insurance program.
- Enhanced benefits.
- Changing insurance markets and fluctuation in insurance costs.

**3. Hockey Canada has enhanced components of the insurance program, what components are these and why were they chosen?**

Enhancement was done to the Accidental Death and Dismemberment policy and the Hockey Canada accident/dental program.

The Accidental Death and Dismemberment policy covers participants for very serious injuries identified in the policy. Examples of these coverages include paralysis and loss of sight. If a participant suffers these types of injuries these coverages become very important to them and it was felt an increase in selected areas of the policy were necessary.

There were also specific coverages under the Hockey Canada medical/dental program that were increased with respect to limits. These included dental care and physiotherapy. Both of these areas are common areas for participant claims and it was felt a subtle increase was warranted.



**4. It was identified that the new insurance fee included the Directors and Officer Liability Policy. This season Hockey Canada paid this premium, why is this changing for next season?**

Hockey Canada has paid this premium on behalf of all participants for approximately the last 10 years. Over the last few years, we have seen increased loss exposure in this area and this has resulted in an increase in premiums for this coverage. As the insurance program was reviewed, it was felt that the premiums should be transferred to the participant insurance fee.

It should also be noted that additional coverage has been added to this policy to ensure that Hockey Canada is offering the most effective policy available to its participants.

**5. What are the benefits of Hockey Canada having a National Insurance Program?**

The benefits to a national program include:

- Consistency of coverage across Canada.
- Large number of participants allow Hockey Canada to purchase effective policies for a cost-effective premium.
- Allows for consistent risk-management programming that is important to risk-reduction and control such as the RIS program, Hockey Canada Development Programs, and the Hockey Canada Safety Program.

**6. When you refer to “changing insurance markets” what does that mean?**

The global insurance market is impacted by catastrophic events. 2017 saw 3 significant hurricanes along with other losses such as earthquakes and fires. These catastrophic events all impacted the insurance market negatively and this in turn impacts all purchasers of insurance including Hockey Canada as premiums escalate to offset the claims paid out.

**7. How is my insurance fee paid?**

Your annual registration fees paid to your Minor Hockey Association generally include the insurance fee.

**8. What is the coverage period for participants who have paid their insurance fee?**

Coverage goes from September 1 to August 31<sup>st</sup> but it is important to remember that to be covered, the activity or event must be sanctioned and approved by your Member office.

**9. Where can I find more information on the Hockey Canada Insurance Program?**

Additional information can be found at [www.hockeycanada.ca/insurance](http://www.hockeycanada.ca/insurance)