



HOCKEY CANADA RISK AND SAFETY MANAGEMENT RESOURCE MANUAL



COMMONLY ASKED QUESTIONS REGARDING INJURY CLAIM & PROCESSING

1. How long does it take to process a claim?

The time required to process the claim will vary due to the type of claim made. This process could take from 6 – 10 weeks. Certainly it can take longer as the time of year impacts on the speed of the process.

2. How do I attach a receipt to a claim that has already been submitted?

If receipts are available after the claim has been forwarded the OWHA, then the receipts, must be sent to the OWHA Office (225 Watline Avenue, Mississauga ON, L4Z 1P3. Please be sure also include a copy of the initial injury report form that was submitted.

Note that no payments will be made without submitted original receipts

3. When claiming against the accident/dental insurance, why do I have to submit to my own insurance company first when it is a hockey injury? That is why we pay insurance.

The Hockey Canada Accident/Dental Insurance Program is designed to be a secondary insurer for our participants. The policy is structured in a way that the participants' insurance pays first and the Hockey Canada Insurance pays second. The premiums you pay are based on this and it is in an effort to keep your hockey costs down.

4. Why can't I get my salary replaced if I can't work because of a hockey injury?

Currently the Hockey Canada Insurance program does not have a provision under the policy for Income Replacement. This type of insurance is costly and applies to a small percentage of players in Hockey Canada.

5. Should teams purchase additional coverage when traveling outside of Canada?

Absolutely, Provincial health care plans will cover out of province medical expenses and Hockey Canada insurance has specific limits that apply once the primary insurance coverage has been exhausted, however, quite often medical expenses in other countries will go beyond what is covered by Provincial and private insurance. When purchasing travel insurance always ensure that the policy will cover injuries that occur as a result of a sporting event.

6. Are volunteers covered to go on the ice?

Only those volunteers that have been placed on the Local Association or Club lists approved by the Local Association and forwarded on to the Member and for whom a premium has been paid are insured for on-ice activities within the direct approved operations of the association.

7. Are Off-Ice officials such as time keepers covered?

Yes, if they appear on the recognized list of volunteers of the Local Association or Club. This list should be forwarded to the Member. For on-ice activities, these volunteers are not covered if they decide to help out at practice for example.

DIRECTORS AND OFFICERS LIABILITY INSURANCE

8. What is D and O Insurance?

This type of insurance is insurance that covers the specific acts of a volunteer board of directors.

9. Why should we have Directors and Officers Insurance?

It is another line of defense for an association or club to cover specific acts of the association or club that are not covered under the Commercial General Liability of the Hockey Canada policy.

10. Does my minor association have D and O Insurance?

This type of insurance became part of the Hockey Canada Insurance Program on July 1, 2005. This means that your Minor Hockey Association is covered as of this date.

11. Who do I contact if I have questions on D and O Insurance?

If your association has questions please contact the OWHA Office at 905-282-9980 or via email to insurance@owha.on.ca.