



Insurance Certificate Request

Throughout the season a club may be asked to demonstrate proof of their insurance coverage to rent a facility or participate in an event. The certificate is issued by the Insurance Company to the party making the request. This is usually a facility, municipality, school board or shopping mall. What the certificate offers is proof that the group using their facility is covered by a policy in the event of an injury or other incident.

The process of issuing certificates is time intensive and requires varying levels of administration. **As such, HEO will not issue certificates to coaches, managers or clubs who want to know that they are covered for an event.**

In order to provide a Certificate of Insurance to the party requesting one from your club, you must complete the appropriate Insurance Certificate Request (ICR) Online Form. A link to the online form is located on the HEO website in the Forms section (<http://hockeyeasternontario.ca/pages/admin/forms.htm>)

Where additional documentation is required, for example a rental agreement, then that additional documentation must be uploaded when filling out the online form.

Who is insured?

The only people who are covered by the National Insurance Program are those individuals registered as Hockey Canada Participants (players, officials, coaches, trainers, named volunteers and staff). A facility or individual may be added to the policy as "Additional Insured" for a specified event, and that event only.

Even though an event may be sanctioned, not all parties are necessarily insured. For instance, parents may be participating in a fundraiser, but not in a capacity that grants coverage. In such cases, additional coverage should be purchased from a local broker for a special event.

There are also circumstances where an event falls outside the scope of the insurance policy or the guidelines established by Hockey Canada and HEO and as a result there is no coverage afforded to any participants (please review "What is Covered" document) When this situation arises and event organizers intend to proceed with the event they must indicate to the participants in some reasonable way that the event is not covered by Hockey Canada Insurance. As a protective measure for both the participants and the organizers it is highly recommended that an alternative source of insurance be obtained to cover the event. Special Events policies can be sourced through local brokers, or through Hockey Canada's broker, B.F. Lorenzetti. Please note that if a team or Association wishes to pursue an event that is not sanctioned by HEO then that team will not be able to present themselves under HEO Identity for that particular event and the person who signs off on the event will be personally taking on all liabilities for that event.

For any insurance/special event requests please contact Alex Matheson at amatheson@hockeyeasternontario.ca or 613-224-7686