

# OHF INSURANCE & REGISTRATION EDUCATION



# CHANGE MANAGEMENT COMMITMENT

The insurer changed...the rules/expectations changed...we need to get the administrative processes in place to manage properly.

This is about being proactive and clearly communicating responsibility.

This is about a collaborative and balanced approach to make incremental improvements. All levels working together.

# TERMINOLOGY



**Player Evaluation Registration** – this is a pre-registration for player evaluation activities through the HCR that can include payment.



**Registered** – this is a pre-registration to an association that will enable an individual to be rostered and to participate with that organization.



**Rostered** – this is the process where a player, team official, on-ice official or third-party instructor is placed on an active roster for the upcoming season for full participation.



**Screened** – this is the process of having a Vulnerable Sector Check and/or Declaration submitted and cleared and your HCR record checked against the ineligible list in order to be rostered (does not apply to players).



**Participate/Participation** – to engage or take part in on or off ice activities that are sanctioned within the Ontario Hockey Federation.



**Sanctioned** – on or off ice activities that are approved by the OHF, Member or Association and the participants are insured.

# UNDERSTANDING INSURANCE PROGRAM



Hockey Canada purchases a general liability policy for all the Members and Registered Participants based on an individual participant rate with the Insurer of “X” dollars.



Hockey Canada then invoices the Members for their proportion of the insurance cost based on an established fee roughly divided equally among the participants (players, coaches and officials).



The invoicing year to year is conducted slightly retroactively and invoicing occurs on the actual numbers reported in the HCR.



From a general point, our insurer expects that participants are ‘registered’ before engaging in sanctioned activities. Meaning that they have signed up to participate and accounted for in our records (HCR).



There is an expectation that all screening happens before there is any participation in sanctioned activity by team officials, on-ice officials and third-party instructors.

# LIABILITY EXPOSURE

## ONTARIO HOCKEY FEDERATION

- Not communicating or following the rules that have been established.
- Not complying with Hockey Canada requirements.
- Holding Members and Associations to unrealistic rules and expectations.
- Lack of Screening being completed before programming begins or prolonged timeframe without Screening by associations.
- Balance of policy between viability and safety.

## MEMBERS

- Not complying with Hockey Canada or OHF requirements.
- Sanctioning programming that has not complied with the safety requirements.
- Not communicating or allowing communication to follow the rules in place.
- Lack of Screening being completed before programming begins or prolonged timeframe without Screening by associations.

# LIABILITY EXPOSURE CONTINUED

## ASSOCIATION

- Sanctioning programming that has not complied with the safety requirements.
- Not communicating or allowing communication to follow the rules in place.
- Lack of Screening being completed before programming begins or prolonged timeframe without Screening by associations.
- Allowing coaches to operate programming unchecked and unsanctioned without clear communication to players.

## COACHES

- Operating programming prior to being properly rostered and potentially voiding players insurance.
- Not informing their participants if they are participating in sanctioned versus unsanctioned programming.
- Operating individual business programs without clearly informing players that it is not sanctioned and the insurance they have.

# QUESTIONS TO DETERMINE INSURABILITY



Even if all criteria of the questions are met there are still exclusions to any policy and all claims are subject to the exclusions.

Has the Insurance Premium been paid?

Is the individual Registered?

Was the activity a Sanctioned Event?

Were the policies and regulations followed respecting safety?

# HAS THE INSURANCE PREMIUM BEEN PAID?

## **BEST PRACTICE**

Every individual that participates on the ice or playing area (ice, bench, dressing areas) in a sanctioned event (player evaluations, practice, skills sessions or game) is Player Evaluation Registered or Registered on the HCR to be invoiced per their position.

**PAYMENT IS NOT REQUIRED REGISTRATION IS!!!**

## **GAP IN OHF**

Player Evaluation Registration is not always completed on the HCR by all Associations. Some use paper or third-party apps.

Not all team officials, on-ice officials and third-party instructors are registered in HCR prior to participation for the coming year.



# IS THE INDIVIDUAL REGISTERED FALL?

## **BEST PRACTICE**

The on-ice participant needs to be registered in the HCR for the season in question before they are considered registered.

## **GAP IN OHF**

Not all coaches and on-ice officials are registered for the upcoming season for player evaluations in the fall. Most players are registered in the HCR as it is the payment portal for player evaluations for many Associations as well as they are registered.

# WAS THE PROGRAMMING SANCTIONED

## BEST PRACTICE

Validation from the Member that the event was sanctioned within the policies of Hockey Canada and the Member.

## GAP IN OHF

OHF Members are not sanctioning the programming that is being conducted in the spring by their teams. Their sanctioning is based on the first game they play and that the team has a sanctioned roster.

Teams may believe they are sanctioned, however, in many situations they are not sanctioned by the Member.

OHF has no direct knowledge of what is being or considered to be sanctioned by the Member.

# WERE POLICIES FOLLOWED?

## **BEST PRACTICE**

All participants should be following the policies relating to sport safety and risk management (i.e. equipment, Screening, penalty regulations etc.). Regulations internally derived for programming are important to follow but not the critical ones.

## **GAP IN OHF**

Many individuals are part of the programming prior to their Screening being completed. At the recreational level the appointment to participation process can and may need to occur quicker than the Screening can be completed.

# 2024-2025 SCREENING DEADLINES

- All competitive (Categories inclusive of MD, D, DD, C, CC, B, BB, A, AA, AAA, Jr. C, Jr. B, Jr. A, Senior AAA, Senior AA, Senior A) Team Officials and players not rostered by September 1, 2024, will be ineligible to participate until properly rostered.
- All Recreational (Inclusive of House League, Local League, Select, and all Tiers within U7 and U9 aged Divisions) Team Officials and players must be registered before participation. Team Officials need to complete Screening within three (3) weeks of registration.
- Associations have individuals that are screened in and around the dressing rooms areas during the grace period from appointment to Screening completion (convenor, other coaches etc.).
- Third-Party instructors need to be registered and VSC screened with the OHF prior to participation in programming.
- Any individual that submitted a receipt must have submitted their validated VSC by December 1, 2024 or they will be deemed ineligible. There may be exceptions due to delays with Police Services.
- Any individual Registering after November 15, 2024 will need to provide the fully completed VSC and a receipt will only be accepted in exceptional circumstances.

