

Ontario Women's Hockey Association

INSURANCE GUIDE

2009-2010



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FORMS

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SECTION I: INSURANCE PROGRAM OVERVIEW

As a member of Hockey Canada, the Ontario Women's Hockey Association is a participant in the National Insurance Program. The mandate of the program is to 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.

Relationship to Risk Management

Risk Management is the process of assessing potential variation in outcomes and then developing strategies to manage those areas where a resulting loss could have a negative impact on the organization's ability to achieve its objectives.

Insurance is one strategy used in hockey to manage the financial uncertainty of potential losses. Insurance by itself does not prevent or reduce the likelihood of injury or claim and that is why it is necessary to develop other strategies to reduce the severity or frequency of loss.

This section is designed to help hockey administrators better understand risk control with respect to event sanctioning, those events that are permitted or not permitted within the OWHA and the insurance certificate request process.

OWHA Structure

The OWHA is the provincial governing body for female hockey.

Insurance Certificate Request

Throughout the season an OWHA team, association, programme or league 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. In order to provide a Certificate of Insurance to the party requesting one from your team, association, program or league you must complete the appropriate Insurance Certificate Request (ICR) Form (Facility Rental, Special Events, Dryland Training). These forms are available in the appendices, on the OWHA website at www.owha.on.ca as well as through the OWHA office.

The Link between Sanctioning & Insuring

There is a direct link between “sanctioning” and “insurance”. Essentially, if an event is sanctioned then it is considered to be insured under the National Insurance Program. Sanctioning, or “approving of” an event will be considered for their risk and relevance to the game of hockey.

What OWHA teams, associations, leagues and programmes need to be aware of is that each level of governance has the ability to strengthen the position of the level above. This is important because some of the activities that Hockey Canada will permit the OWHA will not permit. On the other hand, Hockey Canada may permit certain activities that the OWHA will not.

The OWHA will monitor and oversee the sanctioning of the events within their jurisdiction. Where there may be concern about the merit of an activity or event, the OWHA shall seek clarification.

Any event that is sanctioned is thereby considered insured except in cases where the insurer, Hockey Canada, or the OWHA has expressly indicated that such events are not sanctioned. If an event is not sanctioned then it is not insured.

The OWHA recognizes the need for many hockey operations across the province to conduct internal and external fundraising to off-set the varying costs of participation. The need to fundraise cannot supersede the reasonable expectations of the organization to maintain safety for all participants and consideration of policy premiums for all participants within Hockey Canada.

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 may 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 the OWHA and as a result there is no coverage afforded to any participants. 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 attained to cover the event. Special Events policies can be sourced through local brokers, or through Hockey Canada’s broker, B.F. Lorenzetti. The OWHA maintains a list of brokers who may be able to provide coverage for events that fall outside the scope of Hockey Canada’s policy.

Approved OWHA Events & Activities

The National Insurance Program is designed to meet the insurance needs of participants engaging in the game of hockey and related activities. Over the years, the definition of “related activities” has been challenged. Generally speaking, the further you move away from the ice, the further you are stretching the intent of the policy. Naturally all approved games, practices and tournaments are covered. Fundraising events can vary substantially and this may create some confusion.

The following chart illustrates the events that have been approved by the Ontario Women’s Hockey Association. If your event is on this list and you have met with any and all conditions, then it can be considered insured. If the event is not on this list then you may assume that is not sanctioned and you must contact the OWHA office.

Please note that insurance coverage for each of the following events or activities is provided for the registered participants only. Event/Activity organizers may wish to purchase a separate “Special Events” policy where non-participants may be in attendance.

Event	Notes & Conditions
Administration	
Ice and Facility Rentals	Coverage only applies where agreement does not include a “Holds Harmless” clause. Where agreement includes such clause, the burden of responsibility lies with the signor and not Hockey Canada.
On Ice Events	
Exhibition Games (including International)	<ol style="list-style-type: none"> 1. Must be sanctioned by the OWHA; 2. Both teams must be properly registered; 3. Full equipment is to be worn; 4. Registered officials must be used to officiate; 5. Where a game is between a male and a female team: <ol style="list-style-type: none"> a. OWHA must approve b. Body checking is not permitted.
Tournaments	Must be sanctioned by the OWHA
Canadian University and College Teams	Participants must be registered with the OWHA and off-ice team activities would require sanctioning by the OWHA
Hockey Canada Teams vs. USA Hockey Teams	Must be a sanctioned team and have OWHA approval
Summer Evaluation & Conditioning Camps	Only if approved by the OWHA

continued...

Event	Notes & Conditions
Off Ice Events	
Fundraising or year end event (i.e. banquet, auction) without alcohol	
Fundraising or year end event (i.e. banquet, auction) with alcohol.	<ol style="list-style-type: none"> 1. Facility ownership must be responsible for the serving of alcohol. 2. Facility ownership must obtain all required permits to buy and sell alcohol.
Dryland Training	Only if approved (see section on Dryland Training for details)
Development Seminars	
Mall Display and/or Mall Registration Booth	Requires appropriate supervision
Gambling, Lotteries (50/50, Raffle Tickets)	Activity must comply with municipal and provincial legislation.
Door-to-Door Selling, personal fundraising, cookies, candy bars, etc.	Door-to-door sales are permitted only with appropriate supervision to reduce the risk of young players entering the homes of unknown persons.
Snack Bar, Concessions	Snack Bar operators should be appropriately trained. Registered participants under the age of 16 are not permitted to use deep fryers. Deep fryers must comply with local fire code and inspections.
Bottle Drives , tree sales, donation drives, shoe shines, car wash	Requires appropriate supervision and risk management to prevent injury to participants near vehicles

The Definite “No” List

There are events that have previously led to injury claims or conflict with programs, regulations or philosophy. Based on sound risk management, these events have been disallowed. As a result, these events are not covered by Hockey Canada. The following is an on-going list of events that are not sanctioned by the OWHA:

- Road Blocks
- Non-Hockey Related Activities
- Car Rallies
- Community Festivals *
- Other Sport Activities (including In-line Hockey & Ball Hockey)
- Community Parades **
- Road Side Clean Up
- Concerts
- Wood-Splitting
- National Hockey League (NHL) Players participating in event
- Blueline Club, Canteen, Beer Tent
- Non-Sanctioned Summer Hockey –
- Camps, Practices, Leagues
- Any lease agreement with a clause that transfers the financial burden to the team for facility negligence (see next page for details)
- Dances (as fundraisers for players or parents)
- Exhibition games involving non-registered Participants (including parents, sibling & celebrities)

There may be additions to this list so please contact the OWHA office for more information or if you are unsure of whether or not your event is sanctioned.

* Community Festivals will likely have their own insurance. Hockey Canada will not cover the event; rather provide coverage for registered hockey participants only.

** Community Parade participation may be permitted for teams entering to walk, but not on floats or other motorized vehicles. Coverage for parades will not be extended to the organizing group, only the registered hockey participants.

“Hold Harmless” & Facility Lease Agreements

Before signing any facility lease agreement read the following information carefully.

The term “Hold Harmless” is used to describe a clause in an agreement that will transfer certain financial responsibilities from one entity to another. For instance, a recreational facility may transfer the financial responsibility to the team for any injury or damage resulting from the team’s activities. This is permitted under Hockey Canada Insurance. However, some facilities will try to transfer the financial responsibility to the team for any injury or damage that is the result of their own negligence or actions. This is not permitted under Hockey Canada Insurance.

Hockey Canada Insurance will insure the hockey participants and their actions but not the operations of the recreational facility. Therefore, by signing an ice rental agreement with this type of clause, the person who signs it on behalf of the team or club is taking full responsibility for how the facility is managed or mismanaged. This includes maintenance, air quality, ice condition, security, emergency exits, wet spots on the floor, ammonia leaks, crowd control, non-functioning smoke detectors, faulty sprinkler system, structural defects and others that may arise.

The following situations demonstrate the effective difference between an acceptable agreement and one that is not:

Hold Harmless against damages arising from team’s activities.

The Oakdale Honey Bees have just completed their practice and have left the ice surface. As the last coach leaves the ice, they do not close the gate. The Oakdale Honey Bees dressing room door is located directly across from the ice surface and the gate. The next team begins to skate while waiting for the ice resurfacing to begin. An errant shot from one of the players goes through the gate, down the short hall and through the Honey Bees dressing room door where it strikes a player in the face. The resulting injuries are directly caused by the action of the team not closing the dressing room door or the gate from the rink. The ice rental agreement the organization signed included a clause to transfer the responsibility of damages resulting from the team’s activities to the team. As a result the facility is not liable for the damages caused by the team’s activities. Hockey Canada Insurance is liable for the damages caused by the team’s activities.

This situation is acceptable to the insurance company and to Hockey Canada. While it is preferred that teams engage in safe risk management practices the purpose of the insurance policy is to cover situations when accidents occur.

Hold Harmless against all damages including facility negligence or actions.

The Dorchester Lions are playing their final league game at the Dorchester Arena. During the game a lighting fixture falls from the rafters and lands on one of the players causing major injuries. The shattering of glass and metal pieces causes minor cuts to an on-ice official. The ice rental agreement the organization signed included a clause to transfer the responsibility of damages resulting from the facility’s negligence or actions to the Dorchester Lions. As a result, the facility is not liable for the damages caused by the lighting fixture falling. Hockey Canada Insurance is not liable for the damages caused by the lighting fixture falling. The person(s) who signed the ice rental agreement are responsible for the damages. As a result, any assets held by that person or persons may be seized to cover the costs associated with the damages. This may include homeowner insurance, business assets, household assets, and future wages.

No volunteer should bear the burden of this responsibility. That is why every organization that signs an ice rental agreement is required to read carefully the contents of that agreement. If they are unsure of the language or any clause it is best to send the agreement to the OWH for review before signing anything.

SECTION II:

DRYLAND TRAINING SUPPLEMENT

Relationship to Risk Management

Risk Management is the process of assessing potential variation in outcomes and then developing strategies to manage those areas where a resulting loss could have a negative impact on the organization's ability to achieve its objectives.

Strength and conditioning programs are on the rise, and more hockey participants are becoming involved in this secondary program. It falls to the governing bodies to acknowledge the relative risks and devise strategies to manage them. For instance, there is the risk that a player may be injured during the course of an activity because the Instructor is unqualified and provides poor instruction or supervision.

This section is intended to provide education, awareness and guidance regarding the risks of dryland strength and conditioning training and potential strategies to offset risk and increase participant safety and well-being.

OWHA Position on Sanctioning Dryland Training

For dryland strength and conditioning programs to meet the sanctioning requirements of the OWHA and to be insured by Hockey Canada, the following guidelines must be considered and specific requirements met. Teams requesting insurance coverage for this type of activity will be required to provide a supplementary application form in addition to the Insurance Certificate Request.

Overview of Dryland Training

Most would agree that being physically fit is an important part of the overall development of children and youth. Various studies have demonstrated that children and youth who participate in sport and physical activity generally have higher self esteem, increased self and body image, improved grades in school, are less likely to engage in dangerous or illegal activities (like drug use), are less likely to become teen parents, and are less likely to develop diseases like diabetes, breast cancer and obesity related health conditions. Physical fitness also plays an expanding role in the development of a player's ability in hockey. As players move into higher divisions and more competitive levels of play, physical fitness will become more important for optimal performance.

Historically speaking, strength and conditioning training for a pre-pubescent child was not always well looked upon by the medical field¹. General consensus was that strength training in pre-pubescent children could not enhance strength because of the lack of available hormones required to build muscle. However, it seems these beliefs were based on relatively few studies and may not have taken significant factors into consideration². Today studies have shown that strength gains can be achieved in boys and girls with properly designed and supervised training programs³.

It is important to recognize that children and youth are not simply smaller adults. Emotionally, cognitively and physically they require special considerations and a different approach to strength and conditioning programs than do adults.

The OWHA recognizes that strength and conditioning programs can play an important role in female hockey. Such programs are safe when properly designed and supervised; and can increase children's strength, fitness skills, sports performance, psycho-social well-being and overall health. In addition, the benefits of strength and conditioning training may include injury protection as muscle strength increases the stability of joints. However, it is important to take certain precautions when training young players.

This document has been developed to provide a framework for strength and conditioning activities that take place under the auspices of the Ontario Women's Hockey Association (OWHA) and with appropriate Hockey Canada insurance coverage.

Definition of Dryland Training

Strength and conditioning, also referred to as “Dryland Training”, includes activities prescribed and supervised by a certified trainer in a specific location for the purposes of enhancing overall fitness that includes cardiovascular endurance, muscular strength and general flexibility. Strength and conditioning programs will be approved as a team activity and not on an individual basis.

- Strength and conditioning programs will supplement on-ice training programs;
- Strength and conditioning activities will be prescribed and supervised by a certified Instructor.
- Strength and conditioning activities will take place in the presence of Speak Out certified team or organization personnel.

Strength and conditioning programs do not include (at least for the purposes of defining it for insurance coverage), individual personal training or training sessions done on the player’s own time (i.e. running, swimming, biking), participation in other sporting activities (like, but not limited, to floor or ball hockey), or any activity not expressly defined in this document.

Importance of Supervision

It has been estimated that 80% of all court cases (US) concerning athletic injuries deal with some aspect of supervision⁴. Although serious accidents are rare in supervised exercise programs, the liability costs associated with inadequate supervision are very expensive.

The main causes of these accidents are poor facility maintenance, defective equipment, and inadequate instruction or supervision.

DRYLAND TRAINING GUIDELINES

1. Safety

The same principles for safety apply to the facility and equipment for strength and conditioning training as those for on-ice activities. This includes consideration of the condition of the facility, location, lighting, ventilation, other patrons, personnel, equipment, and other similar items.

- 1.1 It is the responsibility of the team and/or organization personnel to ensure that the facility and equipment being utilized for the purposes of strength and conditioning meet applicable safety standards. If there is doubt about the safety of the facility, equipment or instructor, the team/organization personnel should stop the program.

2. Emergency Planning

An emergency action plan is a written document that details the proper procedures for caring for injuries that may occur to participants during activity. While all strength and conditioning facilities should have such a document, it is important to appreciate that the document itself does not save lives. In fact, it may offer a false sense of security if it is not backed up with appropriate training and preparedness. This plan should align with the Emergency Action Plan found in the Hockey Canada Trainer’s Program, Hockey Canada’s Safety Requires Teamwork booklet, or Hockey Development Centre for Ontario Hockey Trainers Certification Program (HTCP).

- 2.1 The Instructor, or other team personnel, must develop a written, venue-specific emergency action plan to deal with injuries and reasonably foreseeable events within each facility. The plan must be shared with the players and be posted during strength and conditioning training sessions. As part of the plan, a readily accessible and working telephone must be immediately available to summon on-premise and/or off-premise emergency assistance.
- 2.2 The components of a written and posted emergency action plan must include: planned access to a physician and/or emergency medical facility when warranted, including a plan for communication and transportation between the venue and the medical facility; appropriate and necessary emergency care equipment on-site that is quickly accessible; and a thorough understanding of the personnel and procedures associated with the plan by all individuals.
- 2.3 All participants should know the emergency action plan and the proper procedures for dealing with an emergency (i.e. location of phones, activating emergency medical services, designated personnel to care for injuries, ambulance access, and location of emergency supplies).
- 2.4 All participants should review and practice emergency policies and procedures regularly.
- 2.5 All participants should adhere to universal precautions for preventing exposure to and transmission of blood-borne pathogens.

3. Instructor

Whether the players improve their overall physical wellbeing and whether that translates to on-ice success is a by-product of a well managed strength and conditioning program. Selecting a qualified and appropriate Instructor is vital to achieving the desired level of success.

- 3.1 The Instructor must comply with any screening protocol applicable within the organization he or she is intending to work with.
- 3.2 The Instructor must provide proof of insurance coverage when requested.
- 3.3 The Instructor must be certified by an accredited organization. The following is a list of recommended organizations. There may be others that are not listed here, please check with Branch Office for approval.
 - o Ontario Physiotherapy Association (OPA)
 - o Ontario Kinesiology Association (OKA)
 - o Ontario Athletic Therapist Association (OATA)
 - o Ontario Association of Sport and Exercise Science (OASES)
 - o International Sport Science Association (ISSA)
- 3.4 The Instructor should achieve and maintain professional certification(s) and follow the applicable code of ethics.
- 3.5 The Instructor should have experience with children and strength and conditioning training.
- 3.6 When teaching new exercise, the Instructor should have the child perform the exercise under his or her supervision.
- 3.7 The Instructor should cooperate with a player's health care providers at all times, and provide service in the participant's best interest according to instructions specified by such providers.

4. Program Design

- 4.1 Strength and conditioning programs are to be designed and supervised by a certified Instructor and executed under the supervision of Speak Out certified team personnel.
- 4.2 Parents are to be informed of strength and conditioning programs, including content, requirements for attendance, fees, location and schedule prior to the commencement of the activity.
- 4.3 Strength and conditioning activities should be planned and the requisite number of qualified staff should be available.
- 4.4 Younger participants, novices or special populations engaged in such strength and conditioning activities should be provided with greater supervision.
- 4.5 Resistance training should supplement rather than replace other forms of physical activity.
- 4.6 The correct techniques should be taught for each exercise performed.
- 4.7 The size of the exercise equipment used should correspond to the size of the child.

5. Location & Equipment

The OWHA recommends that training sessions take place in accredited fitness facilities. The Accredited Fitness Appraisal Centres (AFAC) designation insures that minimum standards have been developed for personnel, the tests and equipment utilized, and the emergency procedures followed for use in a fitness centre. However, in circumstances where this is not possible, the following guidelines are suggested:

- 5.1 Strength and conditioning programs should take place in a safe environment (such as a gymnasium or other fitness facility with attention given to the lighting conditions, air quality and overall layout of facility) to ensure optimal supervision;
- 5.2 Exercise devices, machines and equipment—including free weights—should be assembled, set up and placed in activity areas in accordance with manufacturer's instructions, tolerances and recommendations and with accompanying safety signage, instruction placards, notices and warnings posted or placed according to relevant standards so as to be noticed by users prior to use. In the absence of such information, Instructors must complete these tasks in accordance with authoritative information available from other sources.
- 5.3 Prior to being put into service, exercise devices, machines or free weights must be thoroughly inspected and tested by the Instructor to ensure that they are working and performing properly, and as intended by the manufacturer.
- 5.4 Exercise machines, equipment (such as resistance balls and bands) and free weights must be inspected and maintained at intervals specified by manufacturers. In the absence of such specifications, these items must be regularly inspected and maintained according to the Instructor's professional judgment.

- 5.5 Exercise devices, machines, equipment and free weights which are in need of repair, as determined by regular inspection or as reported by users, must be immediately removed from service and locked "out of use" until serviced and repaired and be re-inspected and tested to ensure that they are working and performing properly before being returned to service.
- 5.6 Instructors and Team personnel should ensure that facilities are appropriate for strength and conditioning activities. Factors to be reviewed and approved prior to activity include, but are not limited to, floor surfaces, lighting, room temperature and air exchanges.
- 5.7 All equipment, including free weights, should be cleaned and/or disinfected regularly as deemed necessary by staff. Users should be encouraged to wipe down skin-contact surfaces after each use.

6. Supervision

- 6.1 Appropriate supervision of players participating in strength and conditioning activities is the primary and most significant tool we have in reducing injury or incident.
- 6.2 Participants must be properly supervised and instructed at all times to ensure maximum safety.
- 6.3 There must be a minimum of two (2) certified team or organization personnel per team in attendance at each strength and conditioning activity in addition to the instructor(s).
- 6.4 Players will not be alone or left unsupervised with the Instructor at any time.
- 6.5 The Instructor should have a clear view of all areas of the facility, or at least the zone being supervised by each Instructor.
- 6.6 The Instructor should be in close proximity to the group of participants under his or her care in order to see and communicate clearly with the participants and have quick access to participants in need of immediate assistance.
- 6.7 In combination with appropriate safety equipment, attentive spotting must be provided for participants performing activities where free weights are supported on the trunk or moved over the head/face.

7. Frequency, Intensity & Duration

The program design is the responsibility of the designated Instructor. This information below will help participants to understand what they can expect and what might be considered excessive.

- 7.1 All training sessions should be preceded by a warm-up routine and followed by cool-down period.
- 7.2 Resistance training should supplement rather than replace other forms of physical activity.
- 7.3 There should be a gradual progression in the training intensity.
- 7.4 To introduce the participant to specific strength training exercises, it is recommended that no load be used initially. Later, once the participant has mastered the technique of the exercise, gradual loads can be introduced. If the participant's technique begins to break down, the load must be reduced to a point at which the correct technique is restored.
- 7.5 All exercises should be performed in a controlled manner, throughout a full range of motion. Training programs should centre on the "high repetitions - low loads" principle.
- 7.6 The maximum number of formal training sessions, including resistance training, per week for children up to 12 years of age should not exceed three. Each training session should last no longer than 90 minutes. Resistance training should never exceed three sessions per week.

8. Monitoring & Evaluation

Appropriate and timely feedback will help players to maximize their potential gains in strength and overall conditioning.

- 8.1 Instructors should include an evaluation and monitoring system to provide growth and development feedback to the players.
- 8.2 Players should be evaluated a minimum of 3 times during the course of the program or season – at the beginning, middle and end.

9. Age Specific

As children progress in physical and psychological maturation their capacities will change. Recognizing the differences between young children and older adolescents is important in program design and safety.

- 9.1 Strength and conditioning programs are not permitted for participants under the age of seven (7), even if that player is playing on a team in a higher division.
- 9.2 Strength and conditioning programs with additional restrictions are permitted for pre-adolescent participants (prior to the onset of puberty). Strength and conditioning programs with fewer restrictions are permitted for adolescent participants (post onset of puberty).
- 9.3 Children between seven (7) and fourteen (14) years of age who have reached a level of maturity allowing participation in specified strength and conditioning activities (as determined and certified by their medical care provider and after clearance for participation) should be individually assessed by the strength and conditioning Instructor in conjunction with the child's parent(s)/guardian(s) to determine if they may engage in such activities. If so permitted, such activities should be developed and implemented according to the Instructor's professional judgment, in conjunction with the child's health care provider(s), and with a greater degree of instruction and supervision than that supplied to adolescents and adults.⁵
- 9.4 Children fourteen (14) years of age and older who, according to the strength and conditioning Instructor's professional judgment, have reached a level of maturity allowing them to engage in specified strength and conditioning activities (provided they have been appropriately cleared for participation by parent(s) or guardians and health care provider(s), may engage in such activities in areas containing free weights and exercise devices/machines generally used by adults, but with a greater degree of instruction and supervision than that supplied to adult populations while training.⁶

10. Compliance

- 10.1 A team engaging in strength and conditioning activities will demonstrate compliance with the requirements within these guidelines prior to receiving a Proof of Insurance Certificate by completing a secondary insurance request form and sharing that with the OSHA office.

GUIDELINES FOR PARTICIPANTS

Guidelines for Parents

- Be informed
- Speak to the Instructor regularly
- Obtain regular updates on player's progress
- Obtain medical advice prior to start of strength and conditioning activities
- Speak to your child
- Be aware of any use of performance enhancing techniques
- Ensure there is proper supervision and attention before leaving your child
- Request references and credentials from of the Instructor from the team staff

Guidelines for Players

- Be aware of your physical limitation
- Ask questions if you are unsure
- Do not attempt any exercise that you are uncomfortable with

Guidelines for Team Coaches & Trainers

- Read this guideline and share with coaches
- Make information available
- Be vigilant
- Ensure proper insurance coverage is in place
- Properly screen Instructors prior to activity
- Obtain references and credentials from Instructor and share with parents
- Never force a player to do an exercise
- Ensure a safe environment

Guidelines for Organizations

- Read this guideline and Inform coaches
- Make information available
- Be vigilant
- Be informed – know which teams are participating in strength and conditioning activities
- Ensure proper insurance coverage is in place
- Never force a player to do an exercise
- Ensure a safe environment

References

1. American Academy of Pediatrics: Weight training and weight lifting: information for the pediatrician. *Phys Sportsmed* 1983; 11 (3): 157-161.
2. Falk B, Tenenbaum G: The effectness of resistance training in children: a meta-analysis. *Sports Med* 1996; 22(3): 176-186.
3. Falk B, Mor G: The effects of resistance and martial arts training in 6 to 8 year old boys. *Pediatric Exercise Science* 1996; 8(1): 48-56
4. Bucher C.A. & Krottee M.L.: *Management of Physical Education & Sport* (11th Edition). Boston MA: McGraw-Hill, 1998.
5. NSCA Professional Standards and Guidelines Task Force: *Strength and Conditioning Professional Standards and Guidelines*, May 2001 – 8.2
6. NSCA Professional Standards and Guidelines Task Force: *Strength and Conditioning Professional Standards and Guidelines*, May 2001 – 8.3



FACILITY & ICE RENTAL

INSURANCE CERTIFICATE REQUEST

THIS FORM IS TO BE COMPLETED FOR:

- Ice rental for game(s), practice(s) or tournament(s)
- Meeting or other facility room for team or club meetings

PLEASE NOTE:

1. You must attach a copy of the rental agreement with this request.
2. Requests submitted less than 2 weeks before rental may not be processed.

HOCKEY TEAM INFORMATION:

Name of Team/Association/Program/League:

Contact Name: _____ Contact Phone: _____

Contact Email: _____ Contact Fax: _____

NAME OF FACILITY (THE THIRD PARTY) REQUESTING PROOF OF INSURANCE

Name: _____

Address: _____

Municipality: _____

ADDITIONAL INSURED

It is understood and agreed that the above entities are added to the policy as additional insured but only with respect to the operations of the named insured described above. This certificate applies to the members and authorized personnel of the insured while operating within the scope of their duties.

Please show facility name above as 'Additional Insured'

ACTIVITY DESCRIPTION

Game Dates: _____

Practice Dates: _____

Tournament Dates: _____

Meeting Dates: _____

Are non-registered participants involved? NO YES (if yes, they are not covered by this policy)

FOR OFFICE USE ONLY

Date Received:	Approved By:	Signature:
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PLEASE FAX OR EMAIL TO THE OWHA OFFICE
 Fax: (905) 282-9982 info@owha.on.ca



DRYLAND TRAINING PROGRAM

INSURANCE CERTIFICATE REQUEST

THIS FORM IS TO BE COMPLETED:

- for any off-ice training activities or events where proof of insurance is required;
- and accompanied by:
 - Dryland Training Instructor Acknowledge Form
 - Proof of Instructor's insurance
 - Detailed Program Outline

PLEASE NOTE:

1. Requests submitted less than 2 weeks before rental may not be processed.
2. Not all strength and conditioning activities are permitted by the Ontario Women's Hockey Association, for more information please read the "OWHA Insurance Guide" available at www.owha.on.ca.

HOCKEY TEAM INFORMATION:

Name of Team/Association/Program/League:

Contact Name:

Contact Phone:

Contact Email:

Contact Fax:

NAME OF FACILITY (THE THIRD PARTY) REQUESTING PROOF OF INSURANCE

Name:

Address:

Municipality:

ADDITIONAL INSURED

It is understood and agreed that the above entities are added to the policy as additional insured but only with respect to the operations of the named insured described above. This certificate applies to the members and authorized personnel of the insured while operating within the scope of their duties.

Please show facility name above as 'Additional Insured'

PROGRAM DETAILS:

Program Dates:

Program Description:

Are non-registered participants involved? NO YES (if yes, they are not covered by this policy)

Is this a recurring program? NO YES

FOR OFFICE USE ONLY

Date Received:	Approved By:	Signature:
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PLEASE FAX OR EMAIL TO THE OWHA OFFICE
Fax: (905) 282-9982 info@owha.on.ca



DRYLAND TRAINING INSTRUCTOR

INFORMATION & ACKNOWLEDGEMENT FORM

This form must be provided where an Insurance Certificate has been requested by an OWHA Member for Dryland Training activities.

INSTRUCTOR'S INFORMATION:

Instructor Name:	
Company Name:	
Address:	
Phone:	Email:
Current Designation(s):	
Relevant Certification(s):	

Do you have any criminal convictions that involve offences to persons, property or drugs or weapons?

REFERENCES:

Please provide a minimum of 2 references:

Name	Phone #	Relationship

INSTRUCTOR ACKNOWLEDGMENT:

By signing below you are acknowledging that you have read and understand the 'OWHA Insurance Guide' and the Dryland Training Guidelines. By signing below you are agreeing to adhere to the requirements of the OWHA with respect to dryland training as provided in the OWHA Insurance Guide.

Signature

Date

FOR OFFICE USE ONLY

Date Received:	Approved By:	Signature:
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SPECIAL EVENTS & FUNDRAISING

INSURANCE CERTIFICATE REQUEST

THIS FORM IS TO BE COMPLETED FOR:

- Events other than regular games, practices, tournaments or meetings
- Events like year-end banquets or public relations, or club promotional events

PLEASE NOTE:

1. You must attach a copy of the rental agreement with this request.
2. Requests submitted less than 2 weeks before rental may not be processed.
3. Not all fundraising and special event activities are permitted by the Ontario Women's Hockey Association, for more information please read the "OWHA Insurance Guide" available at www.owha.on.ca.

HOCKEY TEAM INFORMATION:

Name of Team/Association/Program/League: _____

Contact Name: _____

Contact Phone: _____

Contact Email: _____

Contact Fax: _____

NAME OF FACILITY (THE THIRD PARTY) REQUESTING PROOF OF INSURANCE

Name: _____

Address: _____

Municipality: _____

ADDITIONAL INSURED

It is understood and agreed that the above entities are added to the policy as additional insured but only with respect to the operations of the named insured described above. This certificate applies to the members and authorized personnel of the insured while operating within the scope of their duties.

Please show facility name above as 'Additional Insured'

EVENT DETAILS:

Dates: _____

Event Description: _____

Are non-registered participants involved? NO YES (Note they are not covered by this policy)

Will alcohol be served at this event? NO YES (then complete Alcohol supplement Form)

FOR OFFICE USE ONLY

Date Received:	Approved By:	Signature:
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 Fax: (905) 282-9982 info@owha.on.ca



SPECIAL EVENTS WITH ALCOHOL

SUPPLEMENT FORM

THIS FORM IS TO BE

- Completed for special event at which alcohol will be served or sold
- Accompanied by the Special Events Insurance Certificate Request Form

PLEASE NOTE:

1. Registered volunteers and participants are not permitted to serve or sell alcohol at any sanctioned event.
2. Alcohol permits must be arranged with the LCBO and must be approved in the name of the facility, not any registered participant or team.
3. Failure to comply with the above will result in the event not being sanctioned and not insured.
4. Requests submitted less than 2 weeks before event may not be processed.

EVENT DETAILS:

Dates:

Event Description:

Is the alcohol permit (LCBO) registered to the facility? Yes No (if "no" then to whom?)

Will the facility be providing servers? Yes No (if "no" then who will serve?)

- It is recommended that teams, clubs and associations conduct any event involving alcohol at an established serving facility such as a restaurant or banquet hall.
- If this is not possible, and the event is going to proceed it is advisable that the organizers investigate alternative insurance providers to cover the event specifically.

FOR OFFICE USE ONLY

Date Received:	Approved By:	Signature:
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