



**ONTARIO RINGETTE ASSOCIATION
3 CONCORDE GATE, SUITE #207
TORONTO, ONTARIO M3C 3N7**

MEMBERSHIP NOTICE

INSURANCE COVERAGE

We are part of a National Insurance Program provided through Ringette Canada. The **Broker** handling the coverage is BFL Canada.

A "Certificate of Insurance" document is enclosed for when you are required to show evidence of insurance coverage.

1. Liability Coverage is provided for all normal Sports and Social Activities administered by the Ontario Ringette Association and its member local associations. Normal activities are considered to be clinics, games, practices, training activities/ringette camps, fundraising/promotional events, association and/or team meetings, banquets, registration events and functions, etc. These events must be approved by your Association Executive to be considered Sanctioned.

This does not cover events/functions involving the serving of alcoholic beverages. A specific insurance extension, which involves an additional fee, is required for such events/functions. Contact the O.R.A. office one (1) month in advance of the event to ensure proper coverage is in place. This only applies when associations/members are directly responsible for the serving of alcohol.

It is strongly recommended that Host Liquor Liability Insurance be obtained even if you are not directly responsible for serving liquor.

2. Sport Accident Coverage provides coverage to those who have paid dues and insurance for participating in the Sport of Ringette. Coverage is not provided for an injury while participating in other activities (soccer, running, swimming, etc.). The Ontario Ringette Association only provides basic coverage for medical expenses only. Any additional insurance is strictly the responsibility of an individual member.
3. If you are required to have your local city, etc. named as an "Additional Insured" on the policy complete the "Certificate of Insurance Request Form" and submit it to the ORA office.

Allow two (2) weeks notice for us to arrange this coverage at no extra cost.

See over for more information.

Insurance Coverage – How Does It Work?

Liability Coverage. To be eligible for coverage the following conditions must be met:

- a) Local associations must be in good standing and have paid their annual membership fees and submitted the registration form.
- b) All voting members of the Association Executive must be registered with the O.R.A (dues and insurance paid).
- c) Coverage for Clinics, games, practices, training activities/camps.
 - coach must have association executive approval.
 - all players taking part must be registered (dues and insurance paid).
- d) Coverage for Ringette Day Camps/Ringette Schools/Player Clinics.
 - organizers must have association executive approval
 - all players taking part must be registered (dues and insurance paid)
 - submitted \$15.00 administration fee and Camp Registration Form ATH-F-02 to ORA.

The association must maintain a separate list of other volunteers, who periodically assist the association in some capacity. The association has liability coverage for the actions of these volunteers only. Dues and fees are not applicable.

Sport Accident Coverage: (Medical Expenses only)

All registered players, managers, coaches and officials of O.R.A., whose names are on file and in good standing with the association, are eligible for insurance coverage.

Note: Insurance coverage through ORA is a secondary policy and is only to be used if the claimant has no other insurance coverage or has a claim beyond the limits of their personal coverage. In other words, you apply through your own work coverage first and if not covered or if the coverage limit is exceeded then you apply through the O.R.A.

No Claim: Fill out and submit a Risk Management & Safety Incident/Accident Form (M-F-13) within two (2) weeks. We share these with the insurance company so that if any claims are submitted related to the injury in the twelve (12) months following the injury we have notified them of the injury in a timely manner..

Claim Procedure: Download from our website or obtain the claim form as provided by our insurance **Broker** Athlete Claim Form/BFL Canada. An attending physician's statement is required if you are claiming other than an ambulance ride or dental claim. Fill out the form(s) completely and attach all accompanying receipts and send it to the ORA office. The original signed copy must be submitted.

The ORA office will verify that the claimant is eligible for coverage and will submit all forms and receipts to the insurance company within one (1) week upon receipt of the same.

The insurance company does not pay medical bills directly and will not process incomplete forms. The claimant is responsible for paying all bills. All approved claims will be refunded directly to the claimant.

Vehicle Rental Coverage:

Collision coverage for rental vehicles (up to \$50,000 limit) is restricted to provincial championships and approved provincial level administrative meetings.

Liability coverage is covered by the owner of the vehicle by law.