CARHA HOCKEY

Host Tournament Insurance 101

Why is host liability coverage recommended?

As there is a risk playing hockey, it is important for tournament organizers to ensure they are covered with a Commercial General Liability Policy. If a player/patron does get injured, and they chose to take action (for example claiming negligence by you as the organizer, caused their injury), then coverage is in place.

The Host Tournament Insurance covers the organizing committee of the tournament as well as volunteers and timekeepers – it does not extend to players in your Tournament unless they are CARHA Hockey members. The Host Tournament Insurance also includes host liquor liability (as long as the appropriate permit has been acquired and the servers have smart serve).

Additional insured

The Tournament name is listed on the Certificate of Insurance as the main insured; however, there is a section on the Certificate of Insurance for additional insured. An additional insured refers to those other groups that asked to be named. This will vary depending on the requirements of the location and can include such things as the town, the facility, etc.

Listing the town or the facility as additional insured is included, at no cost, if they require it or simply if the host organizers (yourselves) request it. More and more we are finding that municipalities are either mandating that tournament organizers carry liability coverage or are moving in this direction. Some rinks are asking to see the Certificate of Insurance prior to the start of the tournament.

Per Team Rate Option

Purchasing Host Tournament Insurance coverage only extends the Commercial General Liability Policy to the organizing committee. It does not include liability or sport accident coverage for your tournament participants. Only teams that are CARHA Hockey members are extended coverage.

As such, tournaments that sanction with CARHA Hockey have the option of offering “tournament-only” coverage which would extend both liability and sport accident coverage to non-CARHA Hockey teams for the duration of your tournament. Teams may purchase the $150 Per Team Option directly through CARHA Hockey or you may opt to include this cost in your tournament entry fee to ensure all participants are covered.

Should you have any questions or wish to receive further information, please contact Lucy Peeling by email at lpeeling@carhahockey.ca or by telephone at 800-267-1854.

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