



## *Risk Management Policy*

### 1. INSURANCE

Hockey Canada and each of the associations of which Hockey Canada is comprised is specifically named as an insured, and all sub-associations, leagues and teams which form a part of Hockey. It includes any officer, director, employee, coach, volunteer worker, instructor, referee, or member of a Committee while acting within the scope of his or her duties. It includes members of any teams, leagues, Branch teams, division teams, national teams or international teams provided all are registered with or affiliated with Hockey Canada. It includes any sponsor of any team or Hockey Canada, but only with respect to his, her or their liability as such; and it includes any owner of any insured team.

#### 1.1 When are you covered:

Hockey Canada/Branch sanctioned events (league games, tournaments, practices, training camps, sanctioned fundraisers) when playing member teams only!

Transportation directly to and from the arena or venue.

Accommodations while billeted or at a hotel during a Hockey Canada/Branch sanctioned hockey activity.

#### 1.2 Who is Covered

Players – registered players who have submitted fees to HNS and appear on a Registration Roster, Nominal List or Hockey Canada Player Certificate meeting requirements in 1 & 2.

Team Officials – registered coaches, managers and trainers who have submitted fees to HNS and appear on a Registration Roster, Nominal List or Hockey Canada Player Certificate meeting requirements in 1 & 2.

Volunteers - A volunteer is a non-paid person donating his or her time and who is assigned specific duties and for whom a premium has been paid. This person will not be covered for ANY on-ice activity and only when acting on behalf of a Minor Hockey Association through direction of an Executive Member.

#### 1.3 Types of Coverage

##### Comprehensive General Liability

The liability coverage is designed to cover Hockey Canada members for their on and off-ice activities while participating in Hockey Canada sanctioned hockey events. This coverage responds on behalf of an individual who has paid a premium or had a premium paid on their behalf, and who is named as a defendant in a lawsuit alleging that, that individual was negligent doing whatever it was they were alleged to have done or did not do what they should have done and thereby contributed to the personal injury the claimant incurred. Hockey Canada Liability Policy will provide up to \$10,000,000 limit must be borne by the named individuals and/or their respective home owner's insurance, to the extent that may apply. The policy is designed to cover most events your team would be involved in. For example, if a Minor Hockey Association were to rent a bus and driver to transport a team to a game or tournament sanctioned by the Branch, and if that vehicle was in an accident and a number of players suffered serious injuries and a lawsuit ensued, then the liability coverage placed on that vehicle by the owners, 6300 Lady Hammond Road, Suite 200 Halifax, NS B3K 2R6 Phone: Fax: (902) 454-9400 (902) 454-3883

would respond to any claims which might arise, and should that coverage be insufficient to respond to all of the damages awarded, then the Hockey Canada coverage policy would respond as the secondary carrier to the maximum allowable by the policy.

## Liability Coverage

The Hockey Canada Liability Coverage is a General Liability Insurance Policy designed to respond on behalf of any of the registered participants in the game including players, coaches, managers, trainers, on and off-ice officials and volunteers.

### 1.4 Features of the Insurance Program (Defined in Hockey Canada "Safety Requires Teamwork Booklet)

## 2. ABUSE AND HARASSMENT

### 2.1 Recognition and Prevention of Abuse Policy

This Policy sets out the principles and practices of Hockey Canada with regard to abusive behaviour towards participants. Each Branch and Affiliate Association is responsible for adopting a similar policy and adapting it to provincial, regional or local requirements as appropriate.

### 2.2 Hockey Canada's Mission

The mission of the Hockey Canada is to ensure its participants are provided meaningful opportunities and enjoyable experiences in a safe sportsmanlike environment. This includes, among other things, a shared responsibility with parents to nurture the physical and emotional well-being of all participants. Hockey Canada's primary interest is the well being of its participants.

### 2.3 Statement of Purpose

Hockey Canada is part of the sporting community in our country that is committed to seeking better ways to keep our youth safe. Protecting participants from all forms of abuse and neglect, whether emotional, physical or sexual, is an important element of safety. Hockey Canada considers any form of abuse or neglect to be unacceptable and will do all it can to prevent this intolerable social problem. To this end, Hockey Canada will promote awareness of all forms of abuse and neglect by providing educational materials and programs for participants, parents, volunteers and staff members. Through the use of these strategies, we will send a clear message to all potential abusers and sexual predators that hockey participants are not easy targets. Hockey Canada is committed to the highest possible standards of care for its participants.

### 2.4 Policy

It is the policy of Hockey Canada that there shall be no abuse and neglect, whether physical, emotional or sexual of any participant in any of its programs. Hockey Canada expects every parent, volunteer and staff member to take all reasonable steps to safeguard the welfare of its participants and protect them from any form of maltreatment.

### 2.5 Reporting Procedures for Abuse and Harassment



2.5.1 “Abuse is any form of physical, emotional and or sexual mistreatment or lack of care which causes physical injury or emotional damage to a child. Common characteristics of all forms of abuse against children or youth is an misuse of power or authority and or breach of trust”.

2.5.2 Harassment is defined as follows:

“Behavior, by one person towards another, which is insulting, intimidating, humiliating, malicious, degrading or offensive. It creates negative and uncomfortable feelings for the person, or group of persons, to whom it is directed”.

2.5.3 Abuse

Children and Family Services Act:

Section 24(2) reads as follows:

“Notwithstanding any other Act, every person who performs professional or official duties with respect to a child including...(e) a youth or recreation worker, who, in the course of that person’s professional or official duties, has reasonable grounds to suspect that a child is or maybe suffering or may have suffered abuse shall forthwith report the suspicion and the information upon which is based to an agency.”

Definition of a child: Any person under 16 years of age.

2.5.4 What has to be reported and to whom?

The standard applied to coaches and other volunteers involved in Hockey Nova Scotia shall be consistent with the obligation in Section 24(2) of the Children and Family Services Act. If a coach or other volunteers has reasonable grounds to suspect that a child is or maybe suffering or may have suffered abuse then the matter must be reported to an agency.

2.5.5 Reporting guidelines are as follows:

a. The local Association should never attempt to conduct an internal investigation or interview the child. By law in the Province of Nova Scotia, the child protection agency and the police must conduct these investigations. The child should be referred to a parent or adult who they trust for support through the process where possible.

b. Ask the child protection agency and police for direction on what to do next including what information they would like for you to provide to the child.

c. A designated member of the Executive of the local Association must be advised that the matter has been reported. The designated member of the Executive may be the President of the local Association or a member of the Executive or Chair of Risk and Safety Management within the local Association who is responsible to administer the Risk and Safety Management policies and programmes within the local Association. The designated member of the Executive of the local Association shall inform the Regional Director for the Nova Scotia Minor Hockey Council and the President of Hockey Nova Scotia that the matter has been reported and shall keep him/her informed as the matter progresses.

d. The President of Hockey Nova Scotia must inform the Risk and Safety Officer for Hockey Nova Scotia and Hockey Canada that the matter has been reported and keep him/her informed as the matter progresses. 7 Mellor Avenue, Dartmouth Nova Scotia, B3B 0E8 Phone: Fax: (902) 454-9400 (902) 454-3883

e. A report shall be made to a child protection agency and to the police. The report to the child protection agency or the police shall include the child's name, address, age, sex, birth date, parent's names, details of the incident as they were reported and the name of the alleged offender.

#### 2.5.6 Internal Investigation:

As previously indicated the local Association and or Hockey Nova Scotia shall not attempt to conduct its own investigation.

#### 2.5.7 Status of Volunteer Under Investigation:

The Association and or Hockey Nova Scotia must ensure the alleged perpetrator is prevented from having contact with children/youth until the completion of the investigation.

#### 2.5.8 Who Should Receive Information?

Information must be provided to the child protection agency and to the police. The designate of the local Association should be informed of the results of the investigation.

#### 2.5.9 Reporting To Parents:

The child protection agency and the police will inform the parents of the alleged abuse. The parents are not in a position to grant or revoke permission for reporting the abuse to the child protection agency or the police.

#### 2.5.10 Security of Information:

Do not make promises not to tell anyone. Be honest and up front with the child at all times. Explain to them that you cannot make any promises about keeping the information confidential. The information and documentation must be supplied to the child protection agency or to the police and the Executive of the local Association.

#### 2.5.11 Harassment

Criminal Harassment that involves physical and or threats of physical assault, sexual assault and stalking or any criminal activity must be reported to the police. There can be no interference with the criminal process.

Non-Criminal Harassment complaints should be investigated by the Association and if warranted the harasser should be dealt with or spoken to by the local Association's Executive in accordance with clearly defined policies and procedures. There is no obligation to report non-criminal harassment complaints.

#### 2.5.12 Internal Investigation

Every local Association should have an internal harassment policy.

All local Associations should make it abundantly clear that the culture of the organization does not tolerate harassment of any kind. All incidents of non-criminal harassment must be dealt with swiftly with a clear indication that the harassing conduct is unacceptable.

Please refer to Chapters Two and Three of the Speak Out! It's More Than Just A Game manual for additional information on Abuse and Harassment.

2.5.13 Reporting of ALL Allegations 7 Mellor Avenue, Dartmouth Nova Scotia, B3B 0E8. Phone: (902) 454-9400 Fax: (902) 454-3883

All Allegations of Abuse should be forwarded to the HNS Executive Director for referral to the HNS Chair of Risk Management. This includes, but not limited to allegations received by:

a. Minor Hockey Associations, Teams and Leagues b. HNS Board Members c. HNS Minor Council Board Members d. HNS Staff

2.5.14 The Level of Referral or investigation will be determined by the HNS Chair Risk Management. This could include, but not limited to:

a. Family & Children's Services b. RCMP or local Police c. NS Human Rights Commission d. Local Minor Hockey Association Executive e. HNS Minor Council f. HNS Risk Management Committee

### 3.0 Event Sanctioning Policy

If the event does not appear in this policy, or if there any extenuating circumstances, which may be in question, contact the HNS Executive Director. Be sure to review process for sanctioning where applicable under "Rationale".

Legend:

N/A – Not Applicable. RD – Minor Council Regional Director. HNS – HNS Office. MHA Pres – Minor Hockey Association President