

FACILITY ALERT

October 8, 2004

ICE FLOOR COVERING - The Ontario Recreation Facilities Association (O.R.F.A.) has recently been advised of an ongoing multi-million dollar legal challenge surrounding a player's injury that occurred during a contact sport held on a covered ice surface.

Although information is restricted at this time, the O.R.F.A. wishes to create an awareness that the "lack of industry installation standards for such flooring" has resulted in some insurance carriers reducing policy coverage to no longer provide insurance coverage for contact sports being played on any covered ice surface.

Insurance providers recognize that many facility owners request "organizations to sign hold harmless waivers" and although a proactive precautionary measure, it should not be considered as a definitive way for indemnifying an owner of their responsibilities.

Insurance providers further caution on the limitations of having one-person signoff for an entire organization on such waivers. Ultimately, it is the facility manager who is responsible to ensure a safe play environment for users.

The O.R.F.A. strongly recommends that any member who uses a covered floor over an artificial ice surface should contact their specific insurance broker and/or their legal counsel to discuss limitations to such use.

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