

ELGIN-MIDDLESEX SOCCER ASSOCIATION BY-LAWS

ARTICLE 1 - NAME

The name of this organization shall be the Elgin-Middlesex Soccer Association, hereinafter referred to as the Association, which shall be affiliated with Ontario Soccer.

ARTICLE 2 – OBJECTIVES

To promote, develop and govern the game of soccer, both indoor and outdoor, in the Counties of Bruce, Huron, Norfolk, Oxford, Elgin and Middlesex and elsewhere as stipulated by Ontario Soccer.

ARTICLE 3 - AFFILIATION

The Association shall be a Member of and shall follow the published Rules of Ontario Soccer unless a Request to Deviate has been submitted and approved by Ontario Soccer. The Association is subject to the Published Rules in declining order of authority of the following governing bodies:

- a) Canada Soccer;
- b) Ontario Soccer;
- c) Elgin Middlesex Soccer Association (EMSA)

ARTICLE 4 - HEAD OFFICE

The Head Office shall be within the boundary of the District in the Province of Ontario.

ARTICLE 5 - ORGANIZATION

Members as hereinafter set out shall compose the Association, and it shall be managed by the Board as stated in these By-Laws.

ARTICLE 6 - MEMBERSHIP

The Association shall be composed of the following categories of Members:

6.1 Active Membership shall be open to all properly constituted clubs.

6.2 Associate Membership shall be open to competitive leagues, recreational leagues, schools, colleges and university leagues, referees', coaches and trainers' organizations.

6.3 EMSA Youth Local League Associate Membership shall be open only to Clubs wanting to have players registered in the EMSA Youth Local League. The following restrictions apply to EMSA Youth Local League Associate Membership:

(a) All players from the EMSA Youth Local League Associate Member Clubs taking part in the EMSA Youth Local League must be registered to the EMSA Tier 3 Club.

(b) EMSA Youth Local League Associate Member will not be permitted to reflect the regular EMSA, Ontario Soccer or Canada Soccer logos on their website, published documents or social media forums.

(c) EMSA Youth Local League Associate Member will have no voting privileges, nor will they be able to access any programs or services offered by Ontario Soccer or in part offered by EMSA.

(d) Annual membership fee for this EMSA Youth Local League Associate Membership will be determined by the Board of Directors.

(e) Player fees and team fees for Active Members will be applicable to the EMSA Youth Local League Associate Membership

6.4 An individual may be granted Life Membership in accordance with published rules.

6.5 The Board shall approve or deny applications for Membership in accordance with published rules.

6.6 Annual Membership Fees shall:

(a) Be recommended by the Board

(b) Be those approved by the Membership

(c) Consist of a levy on each player registered with a Member Club and a levy on each Associate Member.

(d) Teams registered with other Districts Associations, playing-in affiliated leagues shall pay an annual fee as set by the Board

(e) All fees shall be paid in accordance with published rules

ARTICLE 7 - MEETINGS

7.1 Meetings shall be conducted in accordance with Robert's Rules of Order.

7.2 The Annual General Meeting of the Association shall be held on the last Sunday in September of each year

7.3 All members shall receive fourteen (14) days clear notice of the date, time and location of the Annual General Meeting.

7.4 Order of Business:

(a) Roll Call and Report of Credentials Committee

(b) Minutes of previous Annual General Meeting

- (c) President's Address
- (d) Secretary's Report
- (e) Treasurer's and Auditor's Reports, Budget and the Appointment of Auditors
- (f) Registration and Membership Fees Registrars Report
- (g) Committee Reports
- (h) Correspondence
- (i) By-Law Amendments
- (j) Election of Board Members (k) New Business
- (l) Adjournment

ARTICLE 8 - MEETING

8.1 Special General Meetings

- (a) A Special General Meeting may be called by the Board by its own motion.
- (b) A Special General meeting shall be called within thirty (30) days following receipt of a written request signed by members representing not less than one third (1/3) of the Active and Associate Membership
- (c) All Members shall receive seven (7) days clear notice of the date, time and location of any Special General meeting.
- (d) Only the business for which the Special General Meeting has been called will be dealt with, except with the unanimous consent of the delegates present.

8.2 General Meetings

- (a) A Member shall be entitled to:
 - (i) Each active member shall be entitled to one (1) delegate vote for the first \$400.00 (or part thereof) of that member's player registration fees retained by the Association. Plus, one (1) vote for each \$500.00, or part thereof, after the first \$400.00 of the member's player registration fees retained by the Association.
 - (ii) Have all its votes cast whether it is represented by one or all of its delegates, but not by any other person, or a delegate of any other Member.
- (b) An Associate Member shall be entitled to one vote.
- (c) A Life Member shall be entitled to speak but may not sit as a delegate.
- (d) A Board Member shall be entitled to speak but may not sit as a delegate.

8.3 Accounts

- (a) The accounts of the Association shall be audited annually, following the end of the fiscal year on May 31.
- (b) The delegates at the Annual General Meeting shall appoint the Auditors.

ARTICLE 9 - PRESIDING OFFICER

9.1 The President shall preside at all General Meetings of the Association, and in his absence the Vice- President shall take the chair. The absence of both of those officers shall require the selection of a Board member as the Presiding Officer.

ARTICLE 10 - QUORUM

10.1 One third (1/3) of the membership shall form a quorum.

ARTICLE 11 - BOARD

11.1 The business of the Association shall be conducted by the Board of Directors who are designated as the Officers including a President, Vice-President, Secretary, Treasurer, Registrar, and two (2) Director- at-Large.

11.2 At Annual General Meetings held in even numbered years the President, Treasurer, Registrar and one (1) Director-at-Large shall be elected by ballot for a two-year term.

11.3 At Annual General Meetings in odd numbered years the Vice-President, Secretary and one (1) Director-at-Large shall be elected by ballot for a two-year term.

11.4 The Board shall meet monthly; extra meetings may be held at the call of the President.

11.5 At meetings of the Board a majority of Members shall form a quorum.

11.6 The position of a Board Member may be vacated by resignation in writing, or if a Member is removed by the Board for good and sufficient cause.

11.7 Should a vacancy occur among the Board; the Board may appoint a person to fill the vacancy for the duration of the term remaining for that said position.

11.8 Any person elected to the EMSA Board shall cease to have any active involvement with any soccer club or soccer organization, within EMSA jurisdiction, within three (3) months of their election to the EMSA Board. Active involvement in an organization shall mean: Any position of authority, executive committee member, or any position that allows the individual to make decisions on behalf of that organization. A paid position within any soccer club or soccer organization shall not be considered a position of authority or decision maker

11.9 Nominations for Board Positions must be received in writing 30 days prior to the AGM or SGM (if necessary). Nominations will only be accepted from a District Club or League in good standing. A list of nominees will be published 15 days prior to the AGM or SGM. Nominees can provide a resume and or a letter of position that will be posted 15 days prior to the AGM or SGM.

11.10 In the event that no nominations are received or accepted for a position the Board may appoint suitable individual(s) to fill vacant position(s).

ARTICLE 12- DUTIES OF THE BOARD

12.1 The President shall preside at all General and Board Meetings of the Association and shall have a deciding vote only. Act as spokesman for the Association and be a signing officer.

12.2 The Vice-President shall be the senior officer next to the President and shall be a signing officer and have such other duties as prescribed by the Board.

12.3 The Secretary shall be responsible for the administration of the business of the Association and be a signing officer. The Secretary shall keep the minutes of all Board and General Meetings of the Association and have such other duties as prescribed by the Board.

12.4 The Treasurer shall be responsible for the fiscal affairs of the Association and shall be bonded in an amount set by the Board and be a signing officer.

12.5 The Registrar shall be responsible for all aspects of registration on behalf of the Association and have such other duties as prescribed by the Board.

12.6 The Board Members shall have such duties as prescribed by the Board.

ARTICLE 13 – STANDING COMMITTEES

13.1 The Association may constitute such Committees, as it deems necessary to ensure the efficient administration of its affairs. The President shall be, ex-officio, a Member of all Committees.

ARTICLE 14 – DISCIPLINE & APPEALS

14.1 Standing Committee on Appeals and Discipline: It shall be the duty of this Committee to investigate the validity of all appeals made to this Association, to hear all valid appeals and render a decision. The Committee shall investigate any complaints made respecting any member of the Association who is alleged to be guilty of any misconduct, hold hearings and render a decision after such hearings.

ARTICLE 15 - CLUB

15.1 A Club is a governing organization that:

15.2 Is immediately subordinate to the District Association within whose jurisdiction the Club has located its headquarters.

15.3 Organizes teams in accordance with published rules.

15.4 May operate Club leagues in accordance with published rules.

ARTICLE 16 - LEAGUE

16.1 A League is a governing organization that;

16.2 Is immediately subordinate to the District Association, which delegates it the right to operate.

16.3 Controls its teams, for league operation only, in accordance with published rules.

ARTICLE 17 - LAWS OF THE GAME

17.1 The Association will support and maintain the principles of The Laws of the Game as established by the International Football Association and recognized by FIFA, except as provided herein to accommodate differences in climatic condition, genders or age.

17.2 Changes will come into effect immediately following their adoption by Ontario Soccer.

ARTICLE 18 - OTHER REGULATIONS

18.1 The Association may run Cup Competitions, All-Star or charity games which will take precedence over all other competitions within the jurisdiction of the Association, except those arranged by Ontario Soccer or the Canadian Soccer Association.

18.2 The Association may make such miscellaneous Rules and Regulations as may be deemed necessary to promote, develop, and govern the game of soccer.

18.3 The Association may impose such other regulatory measures, as it deems necessary for the efficient administration of the playing structure of the game within its jurisdiction.

18.4 No such regulation may violate the individual's rights and freedom of any other individual and to ensure the basic structure of the game.

ARTICLE 19 - AMENDMENTS

19.1 All proposed amendments to the By-Laws must be received by the Association in writing not less than 30 days prior to the Annual General Meeting or a Special Meeting called for that purpose.

19.2 Copies of proposed amendments will be sent to the Membership not less than fourteen days prior to the General Meeting at which they are to be considered.

19.3 Amendments will become effective upon attaining a simple majority of the votes cast by the delegates present at the General Meeting unless otherwise required by Corporation Law.

RULES AND REGULATIONS

RULE 1 - MEMBERSHIP

1.1 To remain in good standing all Members shall comply with the following:

(a) A Member of The Association is required to renew its membership annually prior to January 15th. Renewals received on or between January 16th – February 15th will be subject to a fine determined by the board. Renewals received on or after February 16th will have their membership terminated. Reconsideration for reinstatement will be provided to the EMSA board in writing. A reinstatement fee from the club will be submitted with the letter.

(b) Any member League or Club failing to fulfill its obligations, financially or otherwise shall have its membership suspended until such time as it has it has complied with this rule.

(c) A club that does not field a team in the outdoor season for two consecutive outdoor seasons will have their membership withdrawn and must reapply as a new club.

1.2 Membership renewal applications for the upcoming Membership Year shall be made on an application form provided by the Association, of which will include updated financial requirements as per the Renewal Application check list guidelines.

New members shall apply as a new applicant from November 1st to November 30th annually. Members shall apply for a status change or name change on a form provided by the Association, from November 1st to November 30th annually.

1.3 The Board shall approve or deny membership applications.

1.4 Any Member not attending the Annual General Meeting, or a Special General Meeting shall be fined an amount set by the Board.

1.5 All Members shall comply with the By-Laws and Rules and Regulations of the Association.

1.6 Each Active Member shall hold its Annual General Meeting on or before December 31st of the current year. The time, date and place of the meeting shall be forwarded to the Association at least fourteen days before such meeting.

1.7 Each Active Member shall, within fourteen days after its Annual General Meeting, provide a list of the names, addresses, email addresses and telephone numbers of its elected and appointed officers to the Association. Each Member shall, within fourteen days of its Annual General Meeting provide a copy of their most recent annual statement and a copy of their most recent Rules & Regulations, By-Laws and or Constitution.

1.8 Members must notify the Association, in writing, signed by a minimum of two club/league executives, within seven days of any changes to their list of executive's officers.

RULE 2 – LIFE MEMBERSHIPS

2.1 Life Members shall be admitted from time to time at the discretion of Association.

2.2 The admission of a Life Member shall require the affirmative vote of at least two-thirds of the voting members present at the Annual General Meeting of the Association.

2.3 All nominations for Life Membership shall be submitted in writing by an Active, Associate Member or by a Member of the Board within 30 days of the AGM.

2.4 No incumbent Board Member of the Association shall be eligible for nomination to Life Membership.

RULE 3 - CLUBS

3.1 A Club is an organization operating one or more adult teams; or four or more youth teams, or grassroots each 14 registered players within a pool would be equal to one team under a common executive.

3.2 All Clubs shall register not less than eleven players on each of its teams prior to the start of the teams playing season, except grassroots soccer and small sided pools who must register not less than seven players.

3.3 Clubs wishing to have teams playing in leagues outside the jurisdiction of this Association must apply for permission on an annual basis. Playing-out permission will only be granted in accordance with the published criteria.

3.4 Clubs are responsible for the actions of their players, officials, and spectators. A Club is required to take all precautions necessary to prevent its players, officials and spectators from threatening or assaulting anyone present at a game, especially a game official(s).

RULE 4 - LEAGUES

4.1 District Level Leagues operate under the jurisdiction of the Association to provide competition for teams of registered competitive and recreational players with amateur status.

4.2 On or before April 1 a District League must provide the association a complete list of its Division and teams within those divisions. The list must contain the name of the Club, the name of the team and the name, address, telephone number and email address of the team's contact person. An indoor winter league shall comply with the foregoing on or before November 1.

4.3 A league may not accept any new Clubs teams into playing membership without the Club first being accepted as a member of this Association, or if from another District having received permission from its own District Association and of this Association.

4.4 Teams registered with another District Association may apply to play-in a District League, such teams must provide proof that they have obtained playing-out permission from their own District Association. The team must then apply with the appropriate fee to this District for playing-in permission. A form for this purpose is available from their own or this District Association. Playing-out and playing-in permission is an annual requirement

4.5 A League failing to comply with the foregoing will be subject to disciplinary action being taken against them.

RULE 5 - REGISTRATION & PLAYER MOVEMENT

5.1 Except as hereinafter provided, the Association shall administer the registration of players, transfers and movement in accordance with Ontario Soccer Policies and Procedures

5.2 Player identity cards, books or other identity documents are the property of the player and must be released to the player on demand. Any club failing to comply with the foregoing will be fined two hundred (\$200.00) dollars for each occurrence.

5.3 A Club may not obtain more than three (3) transferred players from any other Club in any one age group unless 5.4 applies

5.4 a) Should a Senior team become defunct for any reason, not more than three (3) of its registered players may be signed by any other club during that season. Before any player may be re-registered, the Association must receive notice of the team becoming defunct in writing.

b) Should a Youth team become defunct for any reason, not more than three (3) of its registered players may be signed by any other club during that season unless authorized by the releasing club and approved by the District Association. Before any player may be re-registered, the association must receive notice of the team becoming defunct in writing.

5.5 Any fees payable to Ontario Soccer may be subject to an additional administration charge, as determined by the Board.

5.6 The Association may register players for local purposes, on forms supplied by this Association and for a fee determined by the Board, provided such registration does not conflict with any registration recognized by any other body outside this Association. Such local registration may not be recognized outside this Association but will have the same force inside this Association as registration by Ontario Soccer.

5.7 All transfers or de-registration of players recognized as surplus to requirements must be completed on or before July 31st. annually.

Note: This Rule does not apply to teams playing in Regional & Provincial Leagues/Programs.

5.8 The last date for signing new players is August 30th annually. Movement of Players Within a Club

5.9 In accordance with Ontario Soccer Policies a District Association may impose limitations on such movement within a Club.

5.10 EMSA registered youth players assigned to a team playing in the EMDSL are restricted to a combined total of four games (call ups) to a Regional or Provincial team

RULE 6 - APPEALS

6.1 Appeals of decisions made by leagues, clubs or associate members shall be submitted in writing and delivered to this Association by hand, registered mail or Courier Service.

6.2 Appeals must reach this Association as follows:

(a) By hand delivery, within five (5) days of the receipt of the decision being appealed, excluding Saturdays, Sundays and Public Holidays.

(b) By Canada Post or Courier Service, the letter of appeal must bear the date stamp of the service being used. The date stamp shall be no later than five (5) days of the receipt of the decision being appealed, Saturdays, Sundays and Public Holidays excepted.

6.3 The request to appeal shall include:

(a) A copy of the decision being appealed, or the appellants understanding of the decision (if the decision has not been received, in writing, by the appellant.)

(b) The appeal will not be heard until such time as the appellant has paid any fines, bonds or other financial obligations.

(c) The correct fee as listed in section 6.4.

(d) The appellant's rationale for appealing the decision, including the identification of:
New facts that were not available when the decision by the Responding Party was made; and/or
Errors alleged to have been made in the procedures followed to arrive at the decision by the Respondent Party; and/or

Alleged incorrect interpretation made by the Respondent Party of the relevant Published Rule(s); and/or alleged excessive fine, fee, bond or suspension.

(e) The signature of the authorized representative of the Appellant Party.

6.4 The appeal fee for an individual is thirty-five (\$35.00) dollars, for a club, team or other organization the fee is seventy-five (\$75.00) dollars.

6.5 Any appeal, which is not submitted in compliance with the foregoing regulations, will be ruled out of order and will not be heard.

6.6 On receipt of a valid appeal the Association will send a copy of the appeal to the party whose decision is being appealed. The appeal will be heard within three (3) weeks of its receipt by the

Association, each party to the appeal shall be given ten (10) days' notice of the date, time and location of the hearing. In the interest of a speedy decision the parties may waive such notice.

6.7 In the event that an appeal is upheld, the appeal fee will be refunded. If the appeal is denied, the appeal fee will be forfeited. If either party to the appeal is not satisfied with the decision rendered, they may seek leave to appeal to Ontario Soccer.

RULE 7 - DISCIPLINE

7.1 All discipline of players, club or team officials reported for misconduct shall be under the jurisdiction of the Association.

7.2 Cases involving physical or attempted physical assault of a game official the person(s) reported shall stand suspended from all soccer activities until such time as they have attended a hearing and received the decision of the Hearing Panel.

7.3 Discipline by Review (DBR) System

(a) In cases where Ontario Soccer Published rules provide for Discipline by Review (DBR), the accused player or Team/Club Official does not have to appear for a hearing. If the accused person does not request a hearing or does not file an appeal within seventy-two (72) hours of the game where the offence occurred, not including weekends or statutory holidays, he/she will be found guilty and the applicable penalties and/or fines, established by Ontario Soccer for the offence for which he/she has been charged shall apply.

(b) Discipline decisions made under the D.B.R. System may not be appealed.

(c) Except in cases of Ontario Soccer Misconduct Type 1.3, 1.5 and 1.6, an individual who is subject to the D.B.R. System shall have the right to request to be disciplined by the D.B.H. System. The accused shall submit a written request to EMSA to hear the case, within three (3) days of receiving the dismissal. The written request shall be in the form of a "Request for a Hearing" together with the appropriate "Request for Hearing Fee". A discipline Hearing Administrative Fee is only payable if the accused party is found guilty of the charge. The "Request for Hearing Fee" shall be paid prior to the start of the hearing and this fee is non-refundable.

(d) If after reviewing a case, the Discipline Review Panel determines that a more serious charge (i.e. a different misconduct type) is warranted for the accused or that additional charges are warranted for any other person or organization identified in the misconduct report, its Governing Organization shall advise the accused or any other persons or organization so identified that a Discipline Hearing is being scheduled in accordance with Ontario Soccer Policy 8.0.

7.4 Discipline by Hearing (DBH) System

(a) All those required to attend a hearing shall attend the next scheduled hearing date or be given fifteen days' notice. Notice shall be forwarded to the club when the offence involves a registered player, team official or club administrator

(b) Any party required to attend a hearing may request one (1) postponement of a hearing. The party must submit a written request, which must be received by EMSA no later than four (4) days prior to the date of the hearing, stating the reason for the request. The correct fee in the form of a recorded payment must accompany all such requests. Should the request be denied, the fee shall be refunded.

(c) A player who has been suspended for one or more games shall not be permitted to play up for a higher-level club team within his/her club, or with a Temporary Registration Permit for a higher-level club team of a club other than one with which he/she is registered in a league game for any other team until the scheduled date of the final game covered by his/her suspension.

(d) A player who has been suspended for one or more games while playing up for a higher-level club team within his/her club, or with a Temporary Registration Permit for a higher-level club team of a club other than one with which he/she is registered the suspension shall be transferred to the team, he/she is registered.

(e) The request for a hearing will not delay the implementation of a suspension.

Note: The player's discipline shall be for the accumulation of cards within the same competition/league and for the same team.

Explanation: There has been a marked increase in the number of players who are registered for 2, and sometimes, 3 teams in the EMDSL and WOSL, or WOSL and MMSL. In such circumstances a player can accumulate 3 yellow cards in, say, WOSL but the player's next game may be for his Masters team – thus under the “old” Rules he would “sit out” the Masters game as this is his next team's game, thus even though all yellow cards were accumulated in WOSL, there was no “penalty” as such to the team that plays in WOSL as the “sit out game” was MMSL. Therefore “cards” shall be accumulated for the team on which the player was playing and, in the competition, that the team was playing in.

However, any Cautions or Ejections received in Tournament or Cup Competition, from which a TEAM has been eliminated; then such accumulation of Cautions and Ejections shall revert to the team's normal league play.

Games do not include Tournament, Exhibition or Ontario Cup Games. Next game includes the team's next game. The player may not play for any other clubs' teams by using a Temporary Registration Form. League Cup or Challenge Cup games shall be considered Tournament games not league play.

7.5 Accumulations and Fees

(a) Upon accumulation of cautions in the amount of 3-5-6 or more, the appropriate suspension as per Ontario Soccer Standard Penalties will be communicated to the club contact stating the number of games and which specific games the suspension will cover.

(b) There is a \$25.00 fine charged to the club when a player receives;
A red card
An accumulation of 3 yellow cards an accumulation of 5 yellow cards

An accumulation of 6 yellow cards and for each additional yellow card received.

(c) There is a \$100 fine charged to the club when a team official is removed from a game.

(d) These amounts will be added to the club account and invoiced monthly.

RULE 8 - REFEREES

8.1 As delegated by Ontario Soccer Match Officials are under the governance of the District Association in whose jurisdiction they operate.

8.2 A match official may register to officiate in all divisions or in Youth age divisions only. Match Officials may only officiate in games for which their classification permits.

8.3 A registered player who is on the Official List of Match Official shall not take part as an official in any League or competition in which the player's team is entered.

8.4 A Match Official shall only officiate in games involving,

(a) Registered teams playing in approved competitions.

(b) School, college and university teams.

(c) Municipally sponsored competitions, subject to the approval of the District Association.

8.5 The appointing of Match Officials to games and competitions is the responsibility of the Association, who may delegate such appointing to Member organizations.

8.6 A Match Official shall, within forty-eight hours of the conclusion of the game, or such other time as may be stipulated in the rules of the competition, submit any required reports or team sheets to the appointing body. Reports of attempted physical or actual physical assault of a Match Official(s) shall be made directly to the Association. Failure to report within the stipulated time may lead to disciplinary action being taken against the official.

8.7 An Official failing, (without an acceptable reason) to honour an accepted game appointment shall be fined the amount of the game fee that would have been received.

8.8 Match Officials may only be paid game fees and expenses at rates set in advance by the Association, Leagues or Tournaments under whose jurisdiction the games are played. Unless otherwise stipulated in the rules of the competition, the home team, Club, League or Association shall pay all designated fees and expenses.

RULE 9 - MATTERS NOT INCLUDED

9.1 All matters not included shall be judged in accordance with the Constitution, Policies & Procedures of Ontario Soccer.

RULE 10 - MISCELLANEOUS PUBLISHED RULES

10.1 Tournaments

(a) Permits for the hosting of or traveling to tournaments or exhibition games must be obtained from the District Association. Clubs are responsible for the obtaining and completing of the appropriate form and paying the correct permit fee. Travel permits are not required for teams entered in events in their own District.

(b) Procedures can be found in the Club Admin Guide, published by Ontario Soccer, also published on their Web Site. Failure to comply with the regulations will result in disciplinary action being against the club concerned. Hosting of Tournaments or traveling to take part in them without a permit will also void the insurance for all teams participating.

(c) Permission to hold a tournament will not be granted if the dates and team categories are the same as those for which a tournament has already been approved within the District.

10.2 Insurance

(a) Ontario Soccer has a Comprehensive General Liability Policy plus a Sports Accident Package. The limit of the liability policy is \$10,000,000 per occurrence. Coverage under this liability policy will insure the following registered participants when taking part in approved events.

(b) Players, Coaches, Managers and Trainers, Match Officials, Administrators and Volunteers (see handbook for all who are covered). Only those registered with the District Association are covered. The policy does not cover loss of income, wages or salaries.

(c) Certain dental procedures are covered; this only applies to natural teeth; artificial dentures are not covered. There are also deductible amounts for some item's examples being physiotherapy and knee braces.

Note: Full information is contained on the Insurance Provider's website:

<https://www.hubinternational.com/en-CA/programs-associations/ontario-soccer/>

Claims must be sent within 30 days of the accident to:

It is advisable to open a claim report by calling the insurance provider at the time of injury.

Chubb Life Insurance Company of Canada

199 Bay Street - Suite 2500

P.O. Box 139, Commerce Court Postal Station Toronto, Ontario M5L 1E2

O +1.416.594.2627 or +1.877.772.7797

claims.A_H@chubb.com

10.3 Playing Out Criteria

(a) Permission to play-out in another District League, Multi-jurisdictional, Regional, Provincial or National League will only be granted if:

- (b) The application to play-out is received not later than November 30th annually.
- (c) The application is made on the appropriate form obtained from the District Association and signed by the President or Secretary of the Club making the application.
- (d) The Clubs team has demonstrated, based on performance that it is competitive at a level of play above that available within the District and commensurate with that of the League in which the team wishes to play.
- (e) Posts with the District a playing-out bond or fee, if required.
- (f) Granting playing-out permission will not jeopardize the operation of an existing District League.
- (g) Notwithstanding the foregoing a District may grant playing out permission to a Club's team on the basis that special conditions apply which make the team an exception compared to others in the District.
- (h) A Club's team will not be given playing out permission unless it has demonstrated that it is a suitable ambassador for the District based upon but not limited to the following criteria:
 - (i) The Club and its team have consistently met its financial obligations in a timely manner.
 - (ii) The team has a satisfactory discipline record.
 - (iii) While away the team has behaved in a respectful and disciplined manner.
 - (iv) While at home the team should carry out its duties in an exemplary manner. The team should have a record of honoring its commitments to completion of league, cup competitions and tournaments in which it has been entered.
 - (v) The team staff has consistently supported game and league officials, and has addressed any complaints in a timely manner.
 - (i) Each annual application shall be treated on its own merits and neither the granting nor the denial of playing-out rights in any previous year shall be regarded as setting a precedent.

Sept 2020