

## RETURNING TO PLAY AND COVID-19

### Frequent Asked Questions

#### 1. What should I do if I develop symptoms or if persons sharing a home with me develop symptoms?

Immediately notify the Club's medical staff and immediately self-isolate. The player shall be medically evaluated by the Club's physician(s), who will consult with the Club's infectious disease specialist to determine next steps.

#### 2. What happens if I am diagnosed positive for COVID-19?

The Club Physician shall designate the Player as "unfit to play", and the Player shall be deemed to have sustained an illness arising out of the course of his employment. The player must be removed from training, practice or play.

#### 3. Am I protected by the CBA if I am diagnosed positive for COVID-19?

The condition shall be treated as a hockey related injury for all purposes under the Collective Bargaining Agreement, unless it is established that based on the facts, the Player contracted COVID-19 outside the course of his employment as a hockey player.

#### 4. How is it determined if COVID-19 was contracted through hockey?

The obligation is on the Club to prove that the disability was caused by non-hockey related factors.

#### 5. Does the existing group insurance policy provide protection from an ailment or death derived from COVID-19?

The terms of the existing group coverage have no exclusions that would affect coverage. Specifically, the disability insurer for the career-ending disability policy and the life insurance will not be affected as a result of a return to play strategy.

#### 6. Will there be any changes to the individual disability insurance coverage that I purchased?

GAVIN consulted with the four most prominent brokers who issue policies to NHL players. The comments below were the responses from each representative.

*Broker A: "While things may change in the future, at this time we do not anticipate that we would need to have this full blanket exclusion implemented on new policies. Obviously if a specific individual player tested positive or had underlying symptoms, we would need to incorporate a specific exclusion on that individual when they apply for a new policy."*

*Broker B: "We can confirm that there is no explicit COVID-19 exclusion on our sports risks."*

*Broker C: "Currently, there are no policies issued with any exclusions regarding COVID-19, nor are we aware of plans to add one. At this time, it's considered a sickness and covered as such."*

*Broker D: "That is fully covered under any current policy and any new policy. We are not excluding for COVID-19 unless medicals show a history of lung/breathing issues – and we have yet to apply that to any case since the pandemic started."*

#### 7. Does GAVIN have any other recommendations?

- Seek team approval before engaging in any activity that may be considered non-hockey related.
- Keep a detailed record of all social interactions outside of the schedule provided by your team.
- Wash your hands regularly, wear a mask and practice social distancing when possible.
- Do not engage in customary greetings, such as handshakes or hugs.
- Only use antiseptic/antibacterial skin cleansers or hand sanitizers that meet requirements for safety, effectiveness, and quality. Read this [list](#).