



Ottawa Myers Automotive AAA Hockey Association
Policy on Payment and Delinquent Accounts

Plain language overview

This policy explains the requirements for player families to make payments to payees according to commitments and schedules. The policy also covers the process for recovering delinquent accounts.

Understanding that some people are occasionally met with financial hardship, the policy offers a constructive and progressive approach to maintaining an account in good standing with Myers AAA.

All families should make every effort to make their payments to payees and should discuss unique situations with payees if financial hardship presents itself.

If you believe you may miss a payment to a payee:

1. Discuss it with the payee before it happens and as soon as you know
2. Work with the payee to come up with solutions to how you can make the payment
3. If a custom payment arrangement is made, be sure to make payments according to the new arrangement.

The Myers AAA supports its players and families.

1. Effective date

- 1.1 This policy takes effect on March 27, 2025
- 1.2 This policy replaces the previous Ottawa Myers Automotive AAA policy entitled:
 - Payment Policy; dated October 3, 2022

2. Authorities

- 2.1 This policy is intended to be supplementary to, and superseded by all relevant laws of Canada and the governance (e.g.: policies, bylaws, directives) of:
 - Sport Information Resource Centre
 - Hockey Canada
 - Hockey Eastern Ontario (HEO)
 - HEO District 14 (AAA)

When a Canadian law or other governance instrument from one of the organizations listed above contradicts the policy herein, the other laws and/or governance shall supersede this policy.

- 2.2 Collectively, the Board of Governors for Ottawa Myers Automotive AAA Hockey Association has the authority to override this policy and can supersede this policy's authority through a majority vote initiated by any member.

3. Application

- 3.1 This policy and its associated policy instruments shall apply to all players and their parent(s)/guardian(s) (i.e.: player family) who have registered at any time for a minor hockey activity with Ottawa Myers Automotive AAA Hockey Association.

4. Context and objectives

This policy is intended to be read within the following context:

- 4.1 Ottawa Myers Automotive AAA Hockey Association (Myers AAA) operates as a not-for-profit organization.
- 4.2 When a parent/guardian registers their player for a minor hockey activity with Myers AAA, they commit to being bound by minor hockey by-laws, policies and directives for as long as their player continues in a tryout and/or on a roster with Myers AAA.
- 4.3 Myers AAA uses players' registration commitments to plan and initiate contracts for services and resources to deliver minor hockey activities to the registrants.
- 4.4 Myers AAA and its teams use association and team fees to pay for (non-exhaustive list):
- a) Hockey Canada, Hockey Eastern Ontario and HEO District 14 (HEO AAA) registration fees and insurance;
 - b) Ice rentals, third-party on-ice training, off-ice training, off-ice facility rentals, tournaments, training aids, hockey equipment, and pucks;
 - c) Coaches, coaches' supplies, coaches' travel, and coaches' incidentals; and
 - d) Scheduling systems, web services, administrative supplies and office equipment.
- 4.5 Timely payment by families, and individual accounts in good standing ensure the continued participation of all players, staff, and officials; and the ability of Myers AAA, HEO and Hockey Canada to continue to provide safe, insured, minor hockey services to players and their families.

The objectives of this policy include:

- 4.6 Myers AAA is able to continue to deliver minor hockey services to all its player families by maintaining all individual accounts in good standing.

- 4.7 Parents/guardians of hockey players registered with Myers AAA understand the importance of maintaining their individual accounts in good standing by paying fees in a timely manner.
- 4.8 Parents/guardians of hockey players who do not maintain their accounts in good standing (e.g.: pay in a timely manner) are treated with understanding, fairness, and flexibility in order to maintain a player's ability to continue with the team as much as possible.
- 4.9 In situations where an account is deemed to be delinquent and unrecoverable, corrective measures are put into place: legally, professionally, in a timely manner, and sequentially escalating.

5. Roles and responsibilities

General

Parents/guardians of players must:

- 5.1 Make every effort to maintain their individual account in good standing by:
 - a) Making payments for association fees, team fees, and other committed expenses in a timely manner on or before the due date and in the manner specified by the payee;
 - b) Informing payees as soon as possible of an inability to pay on time and/or in the manner specified; and
 - c) Working collaboratively and earnestly on a payment plan and/or timeline for payment as soon as possible.
- 5.2 Keep custom payment arrangements confidential.

Payees must:

- 5.3 Establish and communicate a plan and/or timeline for payment that:
 - a) Permits the payee to ensure the services that are provided in exchange for the payments will be delivered in a timely manner and without undue hardship for the payee, the team, or the organization;
 - b) Is feasible for the majority of player families in the organization and provides reasonable flexibility to account for outliers and potential extenuating circumstances; and

- c) Is communicated openly and completely to all player families who will be expected to pay the fees along with instructions for methods of payment.
- 5.4 Maintain a record of payments including payment dates and amounts for each player.
- 5.5 Report delinquent accounts as soon as they are aware of them, and in accordance with section 5.12 of this policy.

Missed payments

When a parent/guardian of a player expects to not be able to make a scheduled payment on time, they must as soon as possible:

- 5.6 **Report the expected missed payment** to the payee as soon as it becomes known.
- 5.7 Make concerted efforts to **bring the account back into good standing** as soon as possible by:
 - a) Making the payment as soon as possible after the scheduled payment date; and
 - b) Working with Myers AAA to develop a custom payment arrangement if required, to prevent future, unexpectedly late payments (see section 5.16).

When a payee receives a report of an expected late payment, the payee must:

- 5.8 Acknowledge the expected missed payment in writing to the parent/guardian of the player.
- 5.9 Keep the circumstances of the missed payment occurrence confidential; notifying only those authorities necessary to restore the account's good standing.
- 5.10 Work with the player's family and Myers AAA to develop a custom payment arrangement either upon request of the player family, or in instances where payment has been missed repeatedly or unexpectedly (see section 5.16).

Delinquent account

When a payee deems an account to be delinquent, the payee must:

- 5.11 Ensure the account meets all of the following criteria:
 - a) The account is currently **not** in good standing;
 - b) The player family has been notified of the account being **not** in good standing; and
 - c) The player family has demonstrated unwillingness to bring the account into good standing by one or more of:

- i. Allowing the account to remain **not** in good standing;
- ii. Ignoring and/or avoiding all attempts to communicate (ignored/avoided attempts to communicate must include—where the means exist—three or more of: email messages, text messages, phone calls, and/or in-person conversations);
- iii. Agreeing to a custom payment arrangement and subsequently missing payments without warning;
- iv. Not agreeing to a custom payment arrangement; and/or
- v. Having multiple, sequential, missed payments without having brought the account into good standing between missed payments.

5.12 Inform, in writing:

a) all of the following parties:

- i. The Myers AAA Treasurer;
- ii. The Myers AAA President.

b) including in the correspondence:

- i. the name(s) of the player(s) with a delinquent account;
- ii. reference to this policy;
- iii. all criteria met in section 5.11 above;
- iv. the total amount owing;
- v. dates and payments missed; and
- vi. any previous attempts made by any party to bring the account back into good standing.

When the Myers AAA President and Treasurer receive a notification of a suspected delinquent account, the President and Treasurer must:

5.13 Assess the validity of the claim of delinquency; ensuring that it is valid and warrants corrective measures.

5.14 Inform the player family in writing, including in the correspondence:

- a) the name(s) of the player(s) with the delinquent account;

- b) reference to this policy;
- c) all criteria met in section 5.11 above;
- d) the total amount owing;
- e) dates and payments missed;
- f) an offer to discuss the account and negotiate a custom payment arrangement (if one has **not** been previously negotiated);
- g) any corrective measures that will be undertaken according to section 6.2 of this policy; and
- h) timelines for any corrective measures.

5.15 Implement corrective measures according to section 6.2 of this policy.

Custom payment arrangement

When a player family requires a custom payment arrangement, they must:

5.16 Apply to the Myers AAA President and Treasurer for a custom payment arrangement along with:

- a) a letter of hardship; and
- b) any other reasonable information to support the application.

This application will be reviewed by the Myers AAA President and Treasurer to determine eligibility for a custom payment arrangement. The reviewers may request additional information to support the application.

When the Myers AAA President and/or Treasurer receive an application for a custom payment arrangement, they must:

5.17 Assess the application and determine the eligibility for a custom payment arrangement. This assessment and determination must include:

- a) a review of the provided letter and any information provided;
- b) a discussion and/or mediated negotiation with the player family and the payee; and
- c) a decision provided in writing explaining the parameters of the custom payment arrangement agreed to by the player family. Depending on the player family circumstances, a custom payment arrangement may include one or more of:

- i. A unique payment timeline that does not align with the standard payment timeline for other player families;
- ii. Temporary reprieve from payments;
- iii. Financial assistance from one or more donors; and/or
- iv. interest payments and/or service fees (in cases where hardship is not a contributing factor).

6. Consequences of non-compliance

Missed payments

- 6.1 Player families who do not report an expected missed payment and who miss a payment may have their account declared delinquent by the payee if:
- a) there have been instances of undeclared missed payments in the past;
 - b) the account is already **not** in good standing; and/or
 - c) the undeclared, missed payment violates the terms of a custom payment arrangement.

Delinquent account corrective measures

- 6.2 When neither immediate payment, nor negotiation of a custom payment arrangement appear imminent after an initial notification of delinquent account, the following corrective actions should be implemented in order with the exclusive goal of restoring the account to good standing:
- a) immediate suspension of the player from all team activities, including (but not limited to): practices, games, on- and off-ice development, and team building events;
 - b) blocking of registration in the Hockey Canada Registry; preventing registration for future tryouts with Myers AAA and any other team under Hockey Canada; and
 - c) legal action to recover lost funds and legal fees.

Upon restoration of the account to good standing, these measures must be immediately lifted and/or otherwise ceased.

7. Definitions

Account in good standing

An account for which all payments to date have been made. This includes accounts which may have, at (a) time(s) in the past been **not** in good standing.

Account not in good standing

Any account for which all payments to date have **not** been made; whether or not a custom payment arrangement has been worked out.

Custom payment arrangement

An arrangement that has been worked out collaboratively between a payee and a player family that aims to maintain or restore an account's good standing based on the player family's individual circumstances.

This can include plans that are pre-arranged with Myers AAA, or once an account is deemed delinquent.

Depending on the individual circumstances, a custom payment arrangement may include interest payments or service fees.

Delinquent account

See section 5.11

Individual account (also: account)

The financial account for a player who is registered for a hockey activity with Ottawa Myers Automotive AAA Hockey Association. This account has a default state of "good standing" when all payments due to date have been received.

Late payment

A payment that was not received on or before the date specified by a payee.

Payee

A payee is a person or people collecting funds as an official coordinator of the Ottawa Myers Automotive AAA Hockey Association. This may include (but is not limited to): a team treasurer, the Myers AAA Treasurer, or a parent coordinating a team event.

Payment plan

A plan for payments that is **not necessarily** bound by time. These payments could, for example, be dependent upon: services being rendered, or ad hoc events and activities.

Payment timeline

A plan for payment that is necessarily bound by time. This is frequently a method used to divide

a larger payment up to make it easier for families. This payment plan shall not include interest nor administrative fees.

Associated policy instruments

[Hockey Canada By-laws, Regulations, and History](#)

[Hockey Eastern Ontario By-Laws](#)