



Purpose of the Insurance Program

Hockey Canada has constructed a National Insurance Program to provide financial resources to help deal with the costs associated with the risk of organized hockey. The Insurance Program ensures that adequate financial resources are in place to compensate those who are injured or who have suffered a financial loss as the result of their involvement in hockey.

Who is Eligible/What is Covered?

Hockey Canada and each of the Branches of which Hockey Canada is comprised is specifically named as an insured, and all sub-associations, leagues and teams which form part of Hockey Canada.

Each Hockey Alberta member for whom a premium has been paid is entitled to the following coverage under the Hockey Canada National Insurance Program:

- Directors and Officers Liability Insurance
- Comprehensive General Liability
- Accidental Death and Dismemberment
- Major Medical and Dental Coverage

When Are You Covered?

- During Hockey Canada/Hockey Alberta sanctioned events (league games, tournaments, practices, training camps, and sanctioned fundraisers) involving and/or when playing other member teams only.
- During transportation directly to and from the arena or venue for sanctioned events.
- In accommodations while billeted or at a hotel during Hockey Canada/Hockey Alberta sanctioned hockey activity.

NOTE: Swimming at hotels, and all other sports not related to hockey, ARE NOT COVERED.

What is Not Covered?

Expenses not submitted within 365 days of the date of accident	Injury Report Forms not submitted within 90 days of the accident
Benefits eligible for payment by an Employee’s Private Medical and/or Dental Plan	Any benefits provided or paid by any Government hospital or Medical Plans
Purchase, repair or replacement of eyeglasses or contact lenses	Cost of replacement or repair of artificial teeth or dentures
Expenses of a knee brace or similar device to be used solely to participate in hockey	Injury resulting from war or any act of war, whether declared or undeclared
Sickness or disease either as a cause or effect	Air travel
Equipment replacement	

What is Covered?

➤ **Directors and Officers Liability**

- When coverage applies, the policy will provide for an insured’s defence against the reported claim. If an insured is found liable for damages sustained by a claimant or plaintiff, coverage is provided for such damages to the terms and conditions of the applicable policy.
- Provides up to \$30,000,000 of coverage.



Hockey Canada National Insurance Program



➤ **Comprehensive General Liability**

- Including Personal Injury and Property Damage
- Provides up to \$20,000,000 of coverage with respect to a single liability occurrence, as dictated by the terms and conditions of the policy.

➤ **Accidental Death and Dismemberment**

Table of Losses	Please refer to the “Safety Requires Teamwork” booklet or visit www.hockeyalberta.ca
Paralysis	Please refer to the “Safety Requires Teamwork” booklet or visit www.hockeyalberta.ca
Other Coverages (Directly related to AD&D policy when applicable)	Emergency travel benefit - \$250 Funeral expense - \$10,000 Eyeglasses and contact lens expense - \$250 Rehabilitation benefit - \$50,000 Home alteration and vehicle modification benefit - \$75,000 Repatriation benefit - \$25,000 Tutorial fee benefit - \$5,000 Therapy treatments benefit - \$15,000
Critical Incidence Stress Counselling	Off-ice maximum per incident per insured - \$2,000 For all insureds - \$10,000 Off-ice maximum per incident - \$25,000

➤ **Major Medical/Dental**

Accidental Dental Expense Benefit	Maximum \$1,250 per tooth, up to a \$3000 maximum (Effective: Sept. 1, 2018) For further information please refer to the “Safety Requires Teamwork” booklet or visit www.hockeyalberta.ca
Accidental Medical Treatment Benefits	Private duty nursing by a licensed graduate nurse Ambulance transportation – reimbursed at 100% Hospital services for which benefits are not provided by any Hospital Insurance Plan administered by the Province or Territory Rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment – rental cost cannot exceed purchase price Fees of a licensed physiotherapist, athletic therapist, chiropractor or osteopath – Maximum \$750 in any one hockey season (Effective: Sept. 1, 2018) Drugs and medicines purchased by prescription made by a physician or surgeon. Miscellaneous expenses such as hearing aids, crutches, splints, casts, trusses, and braces, but excluding replacement thereof.
Prosthetic Appliance Benefit	Maximum \$1,000. Will pay all reasonable costs for the purchase of artificial legs, eyes, etc. necessitated by accidental injury.
Tuition Expense Benefit	Maximum \$10/hr for a qualified teacher, up to \$2,000 per claim. Within 30 days of the accident, covered member is confined to his or her resident or hospital for a period in excess of 40 consecutive school days.



Hockey Canada National Insurance Program



Emergency Taxi and Travel Expense Benefit	Maximum \$140 per accident. All bills or receipts must be submitted. For further information please refer to the "Safety Requires Teamwork" booklet or visit www.hockeyalberta.ca
Loss of Income Benefit	Maximum \$250 per week, up to \$1,000 per claim 14 day waiting period, partial reimbursement for the next 30-day period. Does not reimburse missed officiating assignments. Does not act as a supplement to any other loss of income benefit. Proper documentation of the lost earnings in the form of a Statement of Earnings and Deductions will be required.
Concussion Injuries	Physiotherapy under the current maximum of \$750 per year. Neuropsychology, which falls under the current physiotherapy maximum per year. Tutorial expenses as previously described. NOTE: Hockey Canada Insurance does not cover expenses for baseline testing.

How to Make a Claim

➤ Requirements

- **SECURE** a branch specific Hockey Canada Injury Report Form from your team, MHA or the Hockey Alberta website.
- **COMPLETE** the form in its entirety. Have your team official complete the team section and your Physician/Dentist complete the back of the form.
- **SUBMIT** the fully completed form to your Branch office within 90 days of the date of accident. You have 52 weeks from the date of injury to submit any receipts/invoices.

IMPORTANT NOTE:

- Only Injury Report Forms received in the Branch office within 90 days of the accident will be accepted.
- Forms must be completed in their entirety or they will be returned.
- Only original receipts/invoices are acceptable.
- Hockey Canada is strictly a supplemental insurer. If you have access to any other insurance, you must pursue it through them first. Hockey Canada shall cover those costs not covered by your primary insurance to their policy limits.
- Depending on the nature of the incident, Hockey Canada may choose to manage claims as they see fit.

➤ Process

- When an injury occurs at a Hockey Canada/Branch sanctioned event, a team official should complete all pertinent information on the branch specific Hockey Canada Injury Report form. The Injury Report form should then be given to the parent and/or player for a signature, completion of the Health Insurance Information section, and obtaining the Physician Statement.
- Submit the Injury Report Form to the branch office within 90 days of the injury.
- If making a claim, receipts/invoices must be submitted to the Branch Office, citing the injury date, within 52 weeks from the date of injury.
- The time required to process a claim will vary due to the type of claim being made and the time of year. The process could take 6-12 weeks from the date it is received in our office. It is based on a *first come, first served basis*.
- All Injury Report Forms and accompanying paperwork is processed through the Branch Office before it is sent to Hockey Canada's Head Office for final processing. All reimbursement cheques are issued from Hockey Canada's head office in Ottawa.