

NBIAA INSURANCE POLICIES ON STUDENT- ATHLETES

It is extremely important that all NBIAA representatives explain the Accident Insurance Policies to all coaches, players and parents.

Policy # ACL6626 – for all sports except hockey

Procedure:

1. Copies of the NBIAA ALLSPORT Athletic Accident Claim Forms should be kept by the coach for all games home and away. The forms are also available for download on the NBIAA Insurance Information section of the website.
2. As soon as there is an accident in a game or practice, the NBIAA ALLSPORT Athletic Accident Claim Form must be properly filled out and sent to the NBIAA office within 30 days.
3. Original claim forms and receipts are only required if there is no other insurance coverage and must be mailed to the NBIAA office. If the NBIAA insurance is being used as a secondary coverage, a copy of the claim form and receipts can be scanned and emailed to nbiaa@gnb.ca.
4. Once the NBIAA office receives the completed forms, they are signed off by the NBIAA Executive Director and sent to the insurance company.
5. The parents or guardian will be contacted by the insurance company on the claim request.

Accident Insurance Claim Forms are to be filled out within 30 days of a sport accident.

Coverage - To provide protection against losses resulting from Bodily Injury due to accident for:

- Players, Coaches, Managers and Trainers (excluding Ice Hockey) participating in a practice or competition or being transported with other members as a group (three or more) to or from the place of such practice or competition throughout the entire season (from the date of first practice to the date season ends).
- Executive Officers, Member Teams and officiating crews (excluding Ice Hockey) during official games, practices and team travel throughout the entire season (from the date of first practice to the date season ends) and travel directly to or from residence and the place of such practice session or game along a normal and reasonable route, without delay or stop over.
- Student Volunteers, excluding Parent and Teacher Volunteers, and Student Volunteers in the Ice Hockey program while performing their assigned and supervised volunteer duties at the volunteer work site. Travel to and from the volunteer work site is excluded.

Benefit Highlights:

- \$10,000 Principal Sum in the event of death due to accident.
- Up to 200% of the Principal Sum in the event of loss of use of hands, arms or legs, quadriplegia, paraplegia or hemiplegia, loss of speech and/or hearing or dismemberment.
- Up to \$10,000 for the cost of prescription drugs, ambulance fees, hospital charges in excess of standard ward accommodation, licensed physiotherapist, □ certified sports therapists and chiropractor's fees; private duty nurses (R.N.) and miscellaneous expenses such as crutches, splints, braces, trusses, etc. Some of the benefits have their own maximums.
- Up to \$5,000 for dental treatment for all sports other than field hockey and rugby resulting from injury to whole and sound teeth (including capped or crowned teeth).
- Up to \$2,000 for dental treatment for field hockey and rugby resulting from injury to whole and sound teeth (including capped or crowned teeth).
- Up to \$500 if a bone or bones are fractured (including chip and linear fractures).
- Up to \$50 for emergency taxi transportation from the scene of the accident to the nearest hospital or doctor's office following an injury.

- Up to \$5,000 if rehabilitation training is required as a result of a sports accident.
- Up to \$2,000 if tutorial courses are required during post-accident confinement.
- Up to \$20,000 for Permanent Total Disability Indemnity, as the result of injury occurring prior to age 65. Insured Person must be 18 years of age or over.
- Up to \$500 for Dentures or Bridgework
- Up to \$100 for Eyeglasses or Contact Lenses
- Up to \$1,050 for Special Transportation
- Up to \$3,000 for Prosthetic Appliances as the result of any one accident.

Notes

- Any of the above losses, costs, expenses or treatments must be incurred within 52 weeks from the date of the accident.
- There is no limit to the number of accidents covered per Insured Person.
- The policy is subject to and does not contravene any Federal or Provincial statutory requirements with respect to Hospital or Medical Plans. Reimbursement of medical and medical expenses will be reduced by any amount paid or payable under any policy providing similar reimbursement expenses.
- Travel medical coverage outside Canada is recommended and available upon request.

Exclusions to the Plan:

- Self-inflicted injuries, while sane or insane.
- Any of the hazards of aviation, other than while on a regular scheduled flight.
- Expenses for eyeglasses or contact lenses or prescription therefore, except if specifically provided in the policy.
- Massage treatment.
- The purchase, repair or replacement of artificial teeth, dentures, fillings or crowns, except if specifically provided in the policy.
- Sickness or disease.
- Experimental drugs or medical treatment.
- Medical services rendered by physicians, surgeons, nurses, physiotherapists, certified sports therapists and chiropractors employed by or engaged by the Policyholder.
- Expenses by a person who is not covered under any Federal or Provincial Hospital or Medical Plan.

The information shown is not intended to be a complete description of all terms, conditions and exclusions applicable to the coverage. In all cases, the cover offered by ALLSPORT Insurance are governed by the actual policy wording.

Hockey Insurance (Hockey Canada)

Full coverage explanation can be found on the NBIAA Hockey website.

Coverage - To provide protection against losses resulting from Bodily Injury due to accident for players, coaches, managers, trainers, on and off-ice officials and volunteers that are on the official team roster during official games, practices and team/club travel throughout the entire season (from the date of first practice to the date season ends).

Benefit Highlights:

- \$25,000 in the event of death due to accident.
- \$1,000,000 in the event of loss of all four limbs (quadriplegia), both lower limbs (paraplegia) or hemiplegia.
- \$30,000 in the event of loss of speech or hearing in both ears.
- \$35,000 in the event of loss of sight of one eye.
- Up to \$5,000 for the cost of prescription drugs, ambulance fees, hospital charges in excess of

standard ward accommodation, licensed physiotherapist, athletic therapists and chiropractor's fees; private duty nurses (R.N.) and miscellaneous expenses such as hearing aids, crutches, splints, casts, trusses and braces, but excluding replacement thereof. Some of the benefits have their own maximums.

- Up to \$2,500 for dental, when accidental injury to whole or sound teeth shall (including capped or crowned teeth), within 30 days, require treatment, the plan will pay for reasonable expenses actually incurred within 52 weeks after the date of the accident. \$1,250 per tooth or up to \$2,500 per injury.
- Up to \$140 for emergency taxi transportation from the scene of the accident to the nearest hospital or doctor's office following an injury.
- Up to \$2,000 if tutorial expenses of a qualified teacher are required during post-accident confinement.

Notes

- Only Accident Report Forms received in the Branch office within 90 days of the date of accident will be accepted.
- Forms must be completed in their entirety or the forms will be returned.
- Forms must be faxed or emailed to HNB and NBIAA offices.
- Only original receipts and/or 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 our policy limits.

Exclusions to the Plan:

- Benefits eligible for payment by an Employee's Private Medical and/or Dental Plan. The plan acts as second "payer" in all cases and can be used for deductibles/coinsurance not paid by the first "payer".
- Any benefits provided or paid by any Government Hospital or Medical Plans, whether or not the injured person is included in such plan. There are no payments for any non-resident who plays hockey in Canada without some form of primary coverage.
- The purchase, repair or replacement of eyeglasses or contact lenses, or prescriptions thereof.
- Sickness or disease either as a cause or effect.
- Injury resulting from war or any act of war, whether declared or undeclared.
- Air travel, except as a fare-paying passenger in an aircraft with a certificate of air worthiness to/from a Hockey Canada sanctioned activity.
- Expenses of dental treatment incurred for the cost of replacement or repair of artificial teeth or dentures, permanent bridgework excepted.
- The expenses of a knee brace or similar device, the use of which is solely to allow an insured person to participate in a game or practice of hockey.
- Any expenses not submitted within 365 days of the date of the accident.
- Any accident report forms not submitted within 90 days of the accident.
- Equipment replacement.