

Appendix 5: Insurance Manual

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 # CAS669698-05 – for all sports except hockey

Procedure:

1. Copies of the NBIAA Market Canada 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 Market Canada 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:

Accidental Death and Dismemberment Benefits - Maximum Amount Payable, Any One Accident

- Death \$10,000.00 any one Insured
- Loss of two or more limbs or total and irrecoverable loss of sight of both eyes or hearing in both ears or any combination thereof \$20,000.00 any one Insured
- Loss of one limb or total and irrecoverable loss of sight of one eye or total hearing in one ear \$15,000.00 any one Insured
- Loss of thumb and index finger \$2,000.00 any one Insured
- Quadriplegia (complete paralysis of both upper and lower limbs) \$20,000.00 any one Insured
- Paraplegia (complete paralysis of lower limbs) \$20,000.00 any one Insured
- Hemiplegia (complete paralysis of upper and lower limbs of one side of the body) \$20,000.00 any one Insured
- Any injury which prevents the Insured from engaging in any occupation or employment for which they are reasonably suited by education, training or experience continuously for a period of 12 months from the date of the accident and is deemed to be permanent or irrecoverable. \$20,000.00 any one Insured

Important Note: Benefits with respect to quadriplegia, paraplegia and hemiplegia require total paralysis of the limbs which shall have been continuous for a period of 12 months from the date of the accident and is deemed to be permanent and irrecoverable.

Indemnity provided with respect to items 1) through 8) will not be paid under any circumstances for more than one of the losses, the greatest, sustained by any one Insured as the result of any one accident.

Supplementary Benefits

Maximum Amount Payable, Any One Accident

- Prosthetic Appliances \$3,000.00 any one Insured
- Blanket Medical Expense Reimbursement \$10,000.00 any one Insured
- Rehabilitation Benefit \$5,000.00 any one Insured
- Tuition Benefit \$2,000.00 any one Insured
- Special Treatment Travel Expense Benefit \$1,000.00 any one Insured
- Out of Province - Excess Surgical and Medical Accident Benefits (applicable only within Canada)
- \$10,000.00 any one Insured
- Emergency Transportation Benefit \$50.00 any one Insured
- Eye-glass & Contact Lens Expense \$100.00 any one Insured
- Blanket Dental Accident Reimbursement \$5,000.00 any one insured EXCEPT
 - * \$2,000.00 any one insured for dental treatment for field hockey and rugby
- Dentures, Hearing Aids and Removable Teeth Expense \$500.00 any one Insured
- Fracture or Dislocation Benefit - (including Greenstick Type Fracture) for any one Insured:

* <u>of the skull (depressed) \$500.00</u>	* <u>of the skull (not depressed) \$500.00</u>
* <u>of the spine (one or more vertebrae) \$250.00</u>	* <u>of the lower jaw (alveolar process accepted) \$75.00</u>
* <u>of the upper jaw \$75.00</u>	* <u>of the shoulder (dislocation) \$50.00</u>
* <u>of the clavicle (collar bone) \$75.00</u>	* <u>of the scapula (shoulder bone) \$75.00</u>
* <u>of the elbow \$50.00</u>	* <u>of the hip \$125.00</u>
* <u>of the pelvis \$125.00</u>	* <u>of the thigh (femur) \$125.00</u>
* <u>of the knee cap \$100.00</u>	* <u>of the sacrum or coccyx \$100.00</u>
* <u>of the sternum \$50.00</u>	* <u>of the leg (tibia or fibula) \$100.00</u>
* <u>of the upper arm (humerus) \$100.00</u>	* <u>of the forearm (radius or ulna) \$100.00</u>
* <u>of the hand or wrist (other than phalanges) \$100.00</u>	* <u>of the foot (other than phalanges) \$100.00</u>
* <u>of the ankle \$50.00</u>	

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; however, indemnity under Death and Dismemberment will not be paid for more than one of the losses, the greatest, sustained by any one insured as the result of any one accident.
- *Physiotherapy Limit – Under Blanket Medical Expense Reimbursement, treatment by any legally qualified physiotherapist is limited to \$50 per visit with a maximum of \$500 per accident.
- 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.
- 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
- Any act of war, or undeclared war, invasion or civil war
- Professional athletes excluded

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 Markel Canada Insurance are governed by the actual policy wording.