

Injury Reports FAQ

When do I need to complete an Injury Report?

An Injury Report must be completed when:

- A player required the assistance of a trainer due to an injury which results in the course of a hockey event
- A player is taken by ambulance to a hospital
- If the injury will not allow the player to return to active duty based on a physician's diagnosis
- If the possibility exists that there could be any expenses related directly to the injury or if a possible claim/suit could result from the injury against the Hockey Canada insurance program
- Where an injury is sustained by a registered member of Hockey Canada at a sanctioned hockey activity

It is the Team Management's responsibility to file claims and reports.

Who should complete the Injury Report?

Page 1 must be completed by a team official who witnessed the accident. This page requires the team official's signature. Parents must ensure that Page 1 is completed in full before submitting (especially the Health Insurance section). Page 2 must be completed by a medical attendant i.e. physician, physiotherapist, dentist, nurse practitioner, etc. **However, if the injury that occurred is a concussion, then a physician must be the one to fill in Page 2.**

Do I need to complete all sections on the form?

In order to process the claim without delay, please complete all sections on the form. If sections are incomplete, Hockey Canada may delay the claim.

How soon after the injury must I complete the form?

The injury report form should be completed and submitted to the HEO office no later than 90 days following the injury date. Do not wait until treatment is done before sending in the paperwork. As long as the injury is reported within 90 days, you have 52 weeks to submit expenses.

How much of the costs associated to the injury is covered by Hockey Canada?

Limits of coverage: Dental: \$1,250 per tooth, \$2,500 per accident (treatment must be completed within 52 weeks of accident). Should the dentist require an extension to do the work, the dentist must send a letter to Hockey Canada, outlining the timeframe and requirements.

Hockey Canada Insurance Program may also cover:

- private duty nursing by a licensed graduate nurse (R.N.) who does not ordinarily reside in the Insured Person's home or is not a member of his/her immediate family;
- ambulance transportation, when such service is provided by a Professional Ambulance Service of the nearest approved hospital which is equipped to provide the required and recommended necessary treatment, ambulance expenses will be reimbursed at 100%;
- hospital services for which benefits are not provided by any Federal or Provincial Government Hospital Insurance Plan administered by the Province or Territory in which the Insured person normally resides, whether paid or not;
- rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;

- fees of a licensed physiotherapist, athletic therapist, chiropractor or osteopath recommended by a legally qualified physician or surgeon, will be re-imbursed up to \$750 in any one hockey season. No payments will be made to any team personnel who refer players to their clinic for treatment.
- 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;
- Hockey Canada will pay the necessary expenses actually incurred, therefore, by or on behalf of an Insured Person within fifty-two weeks after the date of the accident, not to exceed the amount of \$5,000.00 as a result of any one accident. Any sublimits or coinsurance indicated above shall apply.

Hockey Canada shall not be liable for any expense incurred for treatment or services by a legally qualified physician or surgeon. This policy is subject to and shall not contravene any Federal or Provincial statutory requirement with respect to hospital and/or medical plans, nor shall it duplicate any benefits which are provided under any Federal or Provincial Hospital or Medical Plans, or any other providing a reimbursement expense.

- Prosthetic appliance benefit
 - Will pay all reasonable costs for the purchase of artificial legs, eyes, etc. necessitated by accidental injury.
Maximum \$1,000
- Tuition expense benefit
 - In the event that an accident confines the covered member to his or her residence or hospital for a period in excess of 40 consecutive school days, within 30 days of the accident, the cost of tutorial expenses of a qualified teacher will be paid to a maximum of \$10/hr.
Maximum \$ 2,000
- Emergency taxi and travel expense benefit
 - This benefit will pay the reasonable expense incurred for a licensed taxi to transport the eligible member to the nearest hospital or a doctor's office, where immediate medical attention is required. In certain circumstances Hockey Canada will consider the reimbursement of fuel for a volunteer who provides the same service due to immediate need of medical attention. Maximum is \$140 per accident.

How long does it take to process the claim?

The time it takes to process a claim varies from injury to injury. The process may be longer if there is information missing from the Hockey Canada Injury Report. Average processing time is 4-8 weeks.

How do I submit a receipt for a claim that has already been submitted?

Please forward all receipts and invoices that follow the claim to the HEO office. The receipts must include the injured's name, the date of the accident, and the Minor Hockey Association of the injured.

Do I need to submit a claim through my own insurance provider before submitting a claim through Hockey Canada?

Yes. **The Hockey Canada Insurance program is the secondary insurer** - this means that a claim must be submitted first to any other plan available through an employer or independent provider. Regardless of this, the Hockey Canada Injury Report form must be submitted to the HEO office within 90 days.

What if I don't have enough room to fill in how the accident happened?

Please attach an additional page to the report, with the accident description.

Does the injured need a Return to Play note from a physician to be able to return to Hockey?

It is recommended that players who are removed from games or practices due to injury or serious illness, and do not return to that game or practice, **should obtain a note from a physician before they are allowed to return to play.** However, a Return to Play note is not required for the injured to return to hockey, except in the case of a concussion. **If the injured suffered a concussion, the injured must see a doctor and have a Return to Play note completed.** This must be submitted to the association and then the player may return to hockey AT THE ASSOCIATION'S DISCRETION. At any time, the Association may decide the injured does not seem fit to return to hockey, and may be barred from all team activities until the conditions lessen.

If the injured has been deemed fit to play, but then relapses, the injured must be re-evaluated by a physician.

Am I covered if traveling to USA?

Always check with HEO prior to planning a trip to ensure the event is properly sanctioned and approved! If traveling outside of Canada for a sanctioned hockey related activity the Hockey Canada accident/dental coverage is considered secondary. **Participants must purchase appropriate out of country medical coverage to act as their primary insurer** in the country they are visiting. Always ask the travel insurance company you are dealing with if they cover injuries that occur while playing sports. If traveling to a different Province or Territory to play participants should check with their Provincial/Territorial Health Care provider to confirm coverages in the Province/Territory being visited.

Where do I send the completed forms?

By Mail to: Hockey Eastern Ontario
 813 Shefford Road
 Unit 201
 Ottawa, ON
 K1J 8H9

By email to: info@hockeysternontario.ca