

FIELD HOCKEY CANADA & PROVINCIAL ASSOCIATIONS

SPORT ACCIDENT

LIMITS OF INSURANCE SUMMARY

EFFECTIVE: April 1, 2026 to April 1, 2027

WHAT IS SPORT ACCIDENT?

Sport Accident is a medical benefits policy made available to Field Hockey Canada and their members for injuries sustained during sanctioned or authorized activities. It is an excess policy that only pays after provincial health care or any extended health plan has been exhausted.

HOW DO I MAKE A CLAIM?

For each incident, a claim form must be filled out and signed by a club, league president, coach or manager. Claim forms can be obtained from Field Hockey Canada or a member provincial association, league or club. **This must be accompanied by all other applicable documentation like receipts and doctor notes.** Please note, the policy is a reimbursement policy, meaning claimants will need to pay for treatment themselves and then submit the claim for reimbursement.

The [Sport Accident Claim Form](#) will need to be completed and signed (as per instructions on the claims form) and then the claim can be submitted to Gallagher via email to our [Sports Administration Team](#) with all supporting documents.

Claim notification must be submitted within 30 days of the incident occurring and signed off by a team official or executive. All accident claims maintain a one year time limit from the date of incident.

SUMMARY OF BENEFITS

Please note, the below is a **summary of the benefits** for reference purposes. In the event of a claim, the actual policy wordings, conditions, and limitations will apply. The claims process will be handled by a claims adjuster and the ultimate decision to pay a claim is up to the insurance company.

The policy contains an aggregate limit of **\$2,000,000**.

Coverage	Limit
Death, Dismemberment or Loss of Sight	\$15,000
Permanent Loss/Disablement	\$30,000
Prosthetic Devices	\$ 5,000
Blanket Accident Reimbursement	\$15,000
Rehabilitation	\$15,000
Tuition	\$ 2,000
Coma Benefit	\$15,000
Emergency Transportation	\$ 300
Blanket Dental Accident Reimbursement	\$ 5,000
Fractures	\$ 500
Childcare	\$ 5,000