



Alberta Basketball Association – Participant Accident Insurance

As part of your membership, you are eligible for Participant Accident Insurance now offered through Zurich Insurance Company Ltd. Members now benefit from several enhancements to the coverage.

We are pleased to provide some highlights of the plan below:

Benefit	Coverage Maximum
Accidental Death & Dismemberment (AD&D)	Limit increase to \$20,000
Accident Medical Expense	Up to \$10,000 for any one accident
Air or Land Ambulance	Up to \$1,000 per accident
Hospital Charges*	Pays the difference between a ward and semi-private room
Physiotherapist	Limit increase to \$750 per policy term
Crutches, splints, casts, trusses and braces	Limit increase to \$750 per policy term
Permanent Total Disability*	Equal to AD&D amount
Dental Accident	Pays reasonable and customary expenses up to \$5,000 per accident
Disability Fitness*	Up to \$5,000 for specially designed fitness training or athletic equipment

*New benefit

Who is Covered?

All participants up to age 70 (athletes, volunteer coaches/managers, officials/referees, board members, and misc. volunteers).

What is New?

AD&D benefit amount increased from \$10,000 to \$20,000.

Addition of the following benefits: Permanent Total Disability, Home Alteration & Vehicle Modification, Psychological Therapy, In-Hospital Expenses, Disability Fitness and more.



What is Participant Accident Insurance?

Coverage is designed to reimburse a member who suffers injury or death while participating in an Alberta Basketball Association sanctioned activity. Key components include:

- a) A lump sum payout in the event of a death or loss of use of a body part.
- b) Reimbursement for medical expenses that are not covered by AHCIP, private or group insurance such as: physiotherapy, medical equipment, wheelchairs, ambulance fees and more.

Note: Coverage is secondary to the Alberta Health Care Insurance Plan (AHCIP).

Claims Process

Complete the Zurich AD&D claim form and include all supporting documentation when submitting to:

Email: ZurichGroup@crawco.ca

Mail:

Zurich Group Claims c/o Crawford & Company (Canada) Inc.
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1

Online claims can be completed here: <https://ca-uat-fnol-users-ui.claims.global/zurichcanada>

This information is provided as a summary only and does not represent the complete plan provisions. If there is a conflict between the information in the summary and formal language of the plan documents, the formal plan document will govern. For definitions and additional benefit details, please refer to the plan documents.

