



Ringette Ontario

Extended Medical Insurance

Definition / Directive / Types

Sport Accident Coverage: (Supplemental Coverage for Medical Expenses only)

All registered players, bench staff, executive and officials of RO, in good standing with the association, are eligible for this coverage.

Note: Sport accident coverage is a supplemental program and is only to be used if:

- 1) Expenses are above what OHIP cover;
- 2) your primary insurance provider no longer or does not cover the expense; or
- 3) you have no other insurance coverage.

No Claim Involved: Fill out and submit an Injury Report Form within seven (7) days. These are shared with the insurance company to hold open the claim for twelve (12) months.

Claim Procedure: Download from our website the Athlete Claim Form provided by BFL Canada. An attending physician's statement is required if you are submitting expenses other than an ambulance ride or dental claim. Fill out the form(s) completely and attach all accompanying receipts and send as per the instructions on the form. The original signed copy must be submitted.

Note: Medical attention must be sought within thirty (30) days of the incident or the injury is no longer considered as a result of the accident.

The RO office verifies the claimant is eligible for coverage to the insurance company. The insurance company does not pay medical bills directly and will not process incomplete forms. The claimant is responsible for paying all bills. All approved claims will be refunded directly to the claimant.

The Policy does not cover lost wages from employment.

Policy Guidelines

Eligible:	Individuals who are under the age of seventy-five (75) and registered through an Association (Member) or directly with RO.	
Context:	What we call Sport Accident Coverage is covered under Accidental Death & Dismemberment (AD&D)	
Scope:	AD&D insurance provides coverage to participants for injuries they may sustain while participating in, (or travelling to and from) a sanctioned activity at the time of the accident causing injury.	
Limits of Insurance:	Accidental Death	
	Dismemberment (subject to schedule)	\$15,000
	Paralysis (Quadriplegia, Paraplegia, Hemiplegia)	\$30,000
	Dental	\$250/tooth - \$5,000max/accident
	Bone Fractures (subject to schedule)	\$300
	Occupational Training	\$3,000
	Tutorial Service (\$20.00/hr)	\$2,000
	Ambulances	\$1,000
	Accidental Medical Treatment Benefit	\$15,000
	Repatriation Benefit	\$15,000
	Rehabilitation Benefit	\$15,000
	Family Transportation	\$15,000
	Home Alteration Vehicle Modification	\$15,000
	Emergency Taxi	\$50
	Glasses	\$100
	Hospital Charges (difference between public ward and semi-private room)	\$5,000
	Cost of prescription drugs or medicines	
	*Physiotherapy	\$500max/accident
	*Chiropractor	\$500max/accident
	*Hearing aids/crutches/splints/casts/braces	Max 50% - \$300/year
	*within thirty (30) days from date of accident when recommended by a Physician	