

*This document addresses frequently asked questions related to Sports Accident Insurance claims*

## **MEDICAL INJURY CLAIMS**

- The Sports Accident Insurance Claim Form must be completed in full in order to process your claim. Please be sure to include the **Section A- Attending Physician's Statement** section on Page 2 which must be completed by the attending physician (MD) who first saw the insured within 30 days of the injury. Chiropractors, Physiotherapists, Registered Nurses, or any other service providers are not eligible to complete the form.
- In the event that the insured was initially seen in a hospital, a copy of the *Hospital Discharge* Report may be submitted instead of the Attending Physician's Statement.
- Claims for **Physiotherapy/ Athletic Therapy / Brace expenses** must be accompanied by the original receipts and the written referral from the attending physician recommending the treatment.

## **DENTAL INJURY CLAIMS**

- The Sports Accident Insurance Claim Form must be completed in full in order to process your claim. If claiming for dental injury, please be sure that Page 1 and **Section B-Attending Dentist's Statement** on Page 2 of the claim form are completed by the attending dentist who saw the insured within 30 days of the injury.
- If you have more than one insurance carrier, please note that we require a detailed Explanation of Benefits from your primary carrier along with the completed claim form including the specific dental procedure and tooth codes.

## **IMPORTANT**

- The bottom of the claim form must also be SIGNED & AUTHORIZED by one of the following officials: **Manager / Coach / or Sports Team Authority ONLY**. Physiotherapists, Team Athletic Trainers/Therapists or any other service providers are not eligible to provide this authorization. The claim cannot be processed in the absence of this authorization.
- The Sports Accident Insurance Claim Form must be filed with Industrial Alliance Insurance and Financial Services Inc. (the "Company") within 90 days of the date of the injury, regardless of whether expenses have been incurred. Attach only original receipts for all expenses being claimed.
- Please note that it is the responsibility of the claimant to obtain and forward the completed claim form as indicated. Any charge incurred for its completion is also the responsibility of the claimant.
- If you have more than one insurance carrier, medical expense benefits are coordinated. Please submit your expenses to your other insurance company first. Once you have received a copy of the explanation of benefits, please forward to the Company with copies of expenses.

## **WHAT TO EXPECT WHEN YOUR CLAIM IS RECEIVED.....**

- Please note that all claims are subject to standard adjudication processing. You should expect a response within 1-3 weeks depending on claims volume. Our response would be one of the following:

(A) *Payment or Notification of Payment to a Provider*

(B) *Request for more information if required*

(C) *Acceptance or Denial of the claim with reasons*

Return completed claim form to:  
**INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.**  
**Life and Health Claims Department, Special Markets Solutions**  
**400-988 Broadway W, PO Box 5900, Vancouver, BC V6B 5H6**  
**Tel: 1-800-266-5667**  
**[www.solutionsinsurance.com](http://www.solutionsinsurance.com)**

In providing this claim form for the convenience of the claimant, the Company does not admit any liability or waive any of the terms and conditions of the policy. Provision of this claim form does not indicate coverage. Only eligible claims will be paid.

*Please print in ink*

### Claims Procedure

Claims must be presented within 30 days from the date of injury.

Please answer all questions in full and submit completed form with itemized accounts to the address at the top of this form.

**NOTE: PLEASE HAVE REVERSE OF FORM COMPLETED BY DENTIST AND/OR DOCTOR**

### To be Completed by Injured Person and Team Manager or Coach

Name of Team		Policy Number	
Name of League or Association in Which Team Competes		Type of Athletics and Category (ie. Senior B, etc.)	
Full Name of Injured Person		Initial	Phone Number
Home Address: Street	City	Province	Postal Code
Current Mailing Address : Street <i>(if different from above)</i>	City	Province	Postal Code
Age	Date of Birth <small>( D D / M M M / Y Y Y Y )</small>	Date of Accident <small>( D D / M M M / Y Y Y Y )</small>	Time of Accident A.M. <input type="checkbox"/> P.M. <input type="checkbox"/>

Please provide a **detailed explanation** of how accident happened:

What injuries were received?

Was he/she injured while playing in a league game or in an officially supervised practice?

What other hospital and medical or dental insurance is carried by the injured person?

### Authorization and Declaration

I hereby CERTIFY that the information contained in this Claim Form is true and complete to the best of my knowledge.

On behalf of myself and/or any minor insured, I RELEASE the information contained in this Claim Form to Industrial Alliance Insurance and Financial Services Inc. (the "Company") and ACKNOWLEDGE that this information will be used to assess, process and administer this claim and policy coverage. I AUTHORIZE any health care provider, insurance company, school or school board, employer, or other person or other organization to disclose to the Company any medical information, information regarding charges, or other information that the Company may need in their assessment of this claim.

I AUTHORIZE the Company to exchange the information detailed in this Claim Form and other information contained in files related to this claim or coverage with any of the parties identified in the previous paragraph for the purposes listed above, or as authorized by me, or as legally required.

Dated this \_\_\_\_\_ of \_\_\_\_\_ Year \_\_\_\_\_ Claimant: \_\_\_\_\_  
DAY MONTH YEAR (4 DIGITS) Signature

Official Capacity (Manager, Coach, etc.): \_\_\_\_\_  
(Please print)

Date Signed \_\_\_\_\_ Signed : \_\_\_\_\_  
( D D / M M M / Y Y Y Y )

**The Claimant is responsible for securing this form and for charges incurred for its completion.**

**Section A - Attending Physician's Statement**

Physician Information (Print)	Patient Information (Print)
Name _____	Name _____
Address _____	Address _____
City _____ Province _____ Postal Code _____	City _____ Province _____ Postal Code _____
Telephone _____	Telephone _____

1. Diagnosis including complications (If fracture, specify bones and type of fracture) \_\_\_\_\_

2. Did any disease or previous injury contribute to loss?  
 Yes  No  If Yes, describe \_\_\_\_\_

3. To the best of my knowledge

(a) Symptoms first appeared <input type="text"/> (D D / M M / Y Y Y Y)	(b) Patient has had same or similar condition Yes <input type="checkbox"/> No <input type="checkbox"/>	(c) If "Yes", state when and describe _____
--	---	---

4. Date of first visit for present disability  (D D / M M / Y Y Y Y)      Date of latest attendance  (D D / M M / Y Y Y Y)      Date of Surgery  (D D / M M / Y Y Y Y)      Treatment required \_\_\_\_\_

5. If referred to you give name of referring Physician \_\_\_\_\_

(D D / M M / Y Y Y Y)

Physician's Signature \_\_\_\_\_

**Section B - Attending Dentist's Statement**

Dentist Information (Print)	Patient Information (Print)
Name _____	Name _____
Address _____	Address _____
City _____ Province _____ Postal Code _____	City _____ Province _____ Postal Code _____
Telephone <input type="text"/>	Telephone <input type="text"/>

Date of Service			Int. Tooth Code	Procedure Code	Tooth Surfaces	Laboratory Charge	Dentist's Fee	Total Charge	
Day	Month	Year							
TOTAL SUBMITTED FEE →									

This is an accurate statement of services performed and fees charged. E & OE

Dentist's Signature \_\_\_\_\_ Date  DD  MMM  YYYY

For dentist's use only. For additional information re: diagnosis, procedures, or complications, and special considerations. \_\_\_\_\_

**Dentist Supplementary Report (must be completed in full)**

- Description of damage \_\_\_\_\_
- Teeth injured \_\_\_\_\_
- Is further treatment indicated? No  Yes  If "Yes" please indicate: \_\_\_\_\_

Int. Tooth Code	Treatment indicated - Use procedure code if possible	Est. Date - Treatment		
		DD	MMM	YYYY

I understand that the fees listed in this claim may not be covered by or may exceed my policy benefits. I understand that I am financially responsible to my dentist for the entire cost of the treatment. I authorize release of the information contained in this claim form to my insuring company or its agents. I also authorize the communication of information related to the coverage of services described in this form to the named dentist.

I hereby assign benefits payable from this claim to the above named dentist and authorize payment directly to the dentist.

Dentist's Signature \_\_\_\_\_

Date  (DD/MMM/YYYY)

Signature of patient (or parent/guardian) \_\_\_\_\_ Signature of subscriber \_\_\_\_\_