



BC HOCKEY BULLETIN

ISSUE #: 2014-036

August 25, 2014

TO: BC Hockey Membership

FROM: Barry Petrachenko
Executive Director

SUBJECT: Insurance Coverage – Out of Country Competitions and / or Players

The following insurance coverage conditions apply to BC Hockey teams that register residents of other countries:

1. The Hockey Canada Insurance Program is a **SECONDARY PROVIDER**.
2. Players who are residents of any country other than Canada must purchase primary insurance coverage. Failure to do so could result in a situation where no coverage is in place. **HOCKEY CANADA INSURANCE WILL NOT BE AVAILABLE UNLESS PRIMARY COVERAGE IS IN PLACE.**

For BC Hockey teams that travel out of country from time to time for league or exhibition play, the following insurance coverage stipulations should be noted:

1. All players, coaches, etc. traveling to the USA should be advised that although BC Medical offers some coverage, it will only pay at the BC rate and US hospitals often charge much more. An example given on the BC Medical website notes that in-patient hospital care in BC runs \$75 (Cdn) per day. In the US, that same service often exceeds \$1,000 (US) per day.
2. Maximum total coverage for medical expenses under the Hockey Canada Insurance Program is \$5,000, and additional coverage limits exist for specific services. As such, it is highly recommended that individuals purchase travel insurance. Failure to do so could result in a situation where most of the medical expenses will have to be paid out of pocket.
3. Teams should investigate acquiring their own team coverage. Many insurance providers offer a group sports plan that may offer a discount over individual plans. Common providers include banks and insurance brokers. Canadian Life and Health Insurance Association (www.clhia.ca) provides resources that can help determine if a travel insurance policy is right for a team's needs.



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4. Associations and Leagues with teams traveling out of Canada should also have a team official be responsible for carrying a copy of each player's provincial health card.
5. Please note that Hockey Canada Insurance does not extend to traveling companions or for all activities during the trip.
6. In addition to acquiring additional insurance coverage for travel to the USA, teams should also complete and submit to their District or Divisional Director an [Interdistrict & USA Hockey Tournament Travel / Exhibition Game Sanction Request Form](#).

Please contact our office for further information regarding insurance provided through Hockey Canada.