



P.C.A.H.A. SUPPLEMENTAL INSURANCE

1. Enhanced Catastrophic Injury Insurance:

The PCAHA carries an enhanced catastrophic injury insurance policy for players and volunteers (under age 69) participating with the PCAHA's member Associations to offset some of the unique and substantial expenses incurred if an individual suffers a "catastrophic injury". "Catastrophic injury" is defined as quadriplegia (complete and permanent paralysis of both upper and lower limbs), paraplegia (complete and permanent paralysis of both lower limbs), or hemiplegia (complete and permanent paralysis of upper and lower limbs of one side of the body). The principal sum under this policy (\$400,000) is over and above the coverage provided under the Hockey Canada Accidental Death and Dismemberment Policy (\$1,000,000).

2. Out-of-Province Travel Medical Insurance:

The PCAHA carries excess hospital/medical insurance to ensure that individuals travelling with a Canadian-based PCAHA team for sanctioned league/playoff, exhibition, or tournament games in the United States and in Canada outside B.C. are covered for costs over and above B.C. government medical should they require emergency medical attention or hospitalization during the trip. All players, team officials, volunteers, and parents/siblings under age 69 of players travelling with the team are covered for travel and activities directly connected with the game(s). All insured persons must have Canadian government medical coverage in force to qualify.

To activate this policy, teams must have obtained proper sanction for the game(s) in question, including exhibition game number(s) or tournament permission from the team's League Manager as well as permission from the BC Hockey District Director [see PCAHA Sections L(2), L(3), L(4), and L(5)]. **Failure to obtain proper sanction for games in the United States or in Canada outside B.C. will result in all insurance coverage being void.**

Highlights of coverage are: \$2,000,000 sum insured for emergency excess hospital/medical expenses; licensed local ambulance to the nearest medical facility; x-rays; out-patient services; prescription medication; dental injury \$3,500; return of vehicle up to \$3,000; subsistence allowance \$250 per day; family transportation benefit up to \$5,000; and child care benefit up to \$2,500.

Exclusions: Coverage does not include extra days prior to or after the scheduled game(s); does not include persons over 68 years of age or less than 15 days old; and does not cover pregnancy, childbirth, or related complications. Other exclusions, deductions, and limitations may also apply. Additional insurance to cover extra days or excluded persons can be purchased through Whyte Insurance Services Ltd. (604-293-1561) or other insurance agents.

Claims Procedure: Notification of insurance claims must be provided. Please note that some medical service providers (e.g. ambulance companies) may not bill for a considerable period of time after the incident.

For claim procedures, please refer to the PCAHA web site at www.pcaha.bc.ca .
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This summary is intended only as an outline of the key features of the program, which is governed by the terms of the Group Insurance Policy. The wording of the Policy shall govern in all situations. If there are any questions about coverage, please contact Lynn Whyte or Laurie Kay of Whyte Insurance Services Ltd., at 604-293-1561.