

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

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 |
| <input type="text"/> | <input type="text"/> |

| | |
|--|---|
| Name of League or Association in Which Team Competes | Type of Athletics and Category (ie. Senior B, etc.) |
| <input type="text"/> | <input type="text"/> |

| | | |
|-----------------------------|----------------------|----------------------|
| Full Name of Injured Person | Initial | Phone Number |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| Home Address: Street | City | Province | Postal Code |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | |
|--|----------------------|----------------------|----------------------|
| Current Mailing Address : Street <i>(if different from above)</i> | City | Province | Postal Code |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | | | | |
|----------------------|--|--|----------------------|-------------------------------|
| Age | Date of Birth | Date of Accident | Time of Accident | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| | <small>(D D / M M M / Y Y Y Y)</small> | <small>(D D / M M M / Y Y Y Y)</small> | | 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)

Name _____
 Address _____
 City _____ Province _____ Postal Code _____
 Telephone _____

Patient Information (Print)

Name _____
 Address _____
 City _____ Province _____ Postal Code _____
 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

| | | | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|--|--|
| | | | | | | | | | | | | | |
| (D) | (D) | (M) | (M) | (M) | (M) | (Y) | (Y) | (Y) | (Y) | | | | |

(b) Patient has had same or similar condition

Yes

No

(c) If "Yes", state when and describe _____

4. Date of first visit for present disability

Date of latest attendance

Date of Surgery

Treatment required _____

| | | | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|--|--|
| | | | | | | | | | | | | | |
| (D) | (D) | (M) | (M) | (M) | (M) | (Y) | (Y) | (Y) | (Y) | | | | |

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|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|--|--|
| | | | | | | | | | | | | | |
| (D) | (D) | (M) | (M) | (M) | (M) | (Y) | (Y) | (Y) | (Y) | | | | |

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|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|--|--|
| | | | | | | | | | | | | | |
| (D) | (D) | (M) | (M) | (M) | (M) | (Y) | (Y) | (Y) | (Y) | | | | |

5. If referred to you give name of referring Physician _____

| | | | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|--|--|
| | | | | | | | | | | | | | |
| (D) | (D) | (M) | (M) | (M) | (M) | (Y) | (Y) | (Y) | (Y) | | | | |

Physician's Signature _____

Section B - Attending Dentist's Statement

Dentist Information (Print)

Name _____
 Address _____
 City _____ Province _____ Postal Code _____
 Telephone _____

Patient Information (Print)

Name _____
 Address _____
 City _____ Province _____ Postal Code _____
 Telephone _____

| Date of Service | | | Int. Tooth Code | Procedure Code | Tooth Surfaces | Laboratory Charge | Dentist's Fee | Total Charge |
|-----------------|-------|------|-----------------|----------------|----------------|-------------------|---------------|--------------|
| Day | Month | Year | | | | | | |
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This is an accurate statement of services performed and fees charged. E & OE

TOTAL SUBMITTED FEE →

Dentist's Signature _____ Date DD MMM YYYY

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

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 Supplementary Report (must be completed in full)

1. Description of damage _____

2. Teeth injured _____

3. 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 |
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Dentist's Signature _____

Date _____

Signature of patient (or parent/guardian) _____

Signature of subscriber _____

(DD/MMM/YYYY)