



# BC HOCKEY ACTION BULLETIN

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**TO:** BC Hockey Membership

**FROM:** Barry Petrachenko  
Executive Director

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

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In that BC Hockey teams have out of country players on their teams from time to time, please note the following insurance coverage issues:

1. Please be advised that the Hockey Canada Insurance Program is a **SECONDARY PROVIDER**.
2. This means that 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 RESPOND UNLESS PRIMARY COVERAGE IS IN PLACE.**

In that BC Hockey teams travel out of country from time to time for league or exhibition play, please note the following insurance coverage issues:

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) a day. In the US, that same service often exceeds \$1,000 (US) per day.
2. Maximum total coverage for medical expenses under your hockey insurance 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](http://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. Association 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 travelling companions or 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 BC Hockey for further information regarding insurance provided through Hockey Canada.