



Injury Report & Claim Process

NIHA-Canada's Insurance program is the most comprehensive, sport specific insurance program in the sport of inline hockey. All registered players are recipients of this insurance package.

All insurance claims are to be handled initially by the League/Association in which the player is registered through with the information being forwarded to the NIHA-Canada office directly.

If the League/Association has questions, please contact NIHA-Canada at:

#2 – 126 Main St.

Dauphin, MB

R7N 1C2

Contact: Nathan Fleck, Executive Director

Ph: 204-638-5245

Email: nfleck@niha.ca

The Injury Report & Claim process consists of 2 main steps for the League/Association Administration:

Step 1: Complete and submit an Incident Report Form. This form is to be completed ASAP after the incident has occurred. This form is **to be completed by the League/Association Administration NOT to be completed by the player, parent or other person.** The completed Incident Report is to be forwarded to the NIHA-Canada office immediately upon completion. The Incident Report form serves a function of informing NIHA-Canada that an incident has happened and an injury claim **MAY** be filed in the near future. By receiving this completed form, NIHA-Canada will be prepared when/if a claim is submitted and can move quickly since they have been informed of what happened. A common mistake made by League/Association Administrators is that they wait until a player has decided to submit a claim before completing and submitting the Incident Report form or not submitting the Incident Report at all. This causes several issues as the information on the Incident Report form is time sensitive and is required to have been submitted prior to the claim, in order to be processed.

****A simple way of looking at it is this, "If there has not been an incident, there cannot be an injury"**

NIHA-Canada recommends to League/Association Administrators that if they think someone may have been injured, to complete and submit an Incident Form as there is no penalty to the



player or league if an Incident Report is submitted, however, an Injury Claim is not submitted later on.

Step 2: Provide potentially injured player / parent with the Injury Report-Claim Form as well as the Information Consent Form, inform them of our insurance coverage and assist with any questions on the form that you are able to. Provide them with NIHA-Canada's contact information if they have further questions.

A key piece of information to provide the party is that NIHA-Canada's Insurance program is "Secondary Insurance" – meaning, the player must submit any claim initially to their own personal coverage plan, THEN submit to NIHA-Canada. NIHA-Canada's coverage may cover the amount remaining after the players primary coverage has paid out, or up to our maximums if the player does not have other primary coverage.

**** If a player has other primary coverage, and this primary coverage will not cover the specific injuries (ie. Dental) the player *must still submit* to the primary coverage and receive a note informing them that they are not covered under their primary insurance coverage. The Player/Parent will complete the Injury Report-Claim Form and Information Consent Form, then submit to NIHA-Canada *along with any receipts or rejection letters from their primary insurance coverage (if applicable)*.**

Once NIHA-Canada has received the above information, the claim will be processed as quickly as possible.

Please see the next page outlining our Insurance Package, for a more detailed outline of the NIHA-Canada insurance package, please contact NIHA-Canada.