

# HUMAN PERFORMANCE CENTRE

## Have Pain? We Can Help!

Physiotherapy treatments help people move, feel better and restore function. A common question is. What happens if you get injured in a sporting event? Are you covered?

Most sport association physiotherapy treatment is covered. For example, Hockey Canada's website explains that it will cover an officer, director, employee, coach, volunteer, instructor referee or a member of the committee while acting within the scope of their duties during an event such as league games, tournaments, practices, training camps, and sanctioned fundraisers. And by being part of

Hockey Canada the general liability insurance coverage is up to \$20,000,000 for a single liability occurrence. But, there are some points to remember and it may be different from association to association. One major point to remember would be that

*'Hockey Canada is strictly a supplemental insurer with respect to the Health Benefits Trust Program; therefore, if you have access to any other insurance, you must pursue it through them first and Hockey Canada shall cover those costs not covered by your primary insurance to our policy*

*limits'.*

This might be similar throughout all sports; however, it is best to research your own associations.

Generally, physiotherapy has been very successful in injuries and has excellent insurance coverage. Medicare will cover treatments in the hospital. Private insurance will cover a major portion of care. Work safe will cover injuries occurring at work.



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