

**THE BARBADOS OLYMPIC ASSOCIATION
INC'S PERSONAL ACCIDENT PLAN**

FREQUENTLY ASKED QUESTIONS





Q 1. WHO IS ELIGIBLE TO JOIN THE PERSONAL ACCIDENT PLAN?

This Plan was established in 2017 by The Barbados Olympic Association Inc. (BOA) in association with Empirical Insurance Brokers Ltd. and placed with Sagicor General Insurance Inc. to provide Personal Accident Insurance for Individual Sports Persons/Coaches/Officials involved in sports and whose Associations/Federations are affiliated to and registered with the Barbados Olympic Association.

Q 2. IF I PLAY A SPORT SUCH AS BASKETBALL OR HOCKEY FOR A TEAM/CLUB IN BARBADOS, CAN I JOIN THE PLAN?

There are approximately 36 Associations/Federations which are affiliated with the Barbados Olympic Association. As long as your Sports Association/Federation is affiliated with, or recognized or endorsed by the Barbados Olympic Association then you are eligible to apply for admission to the Plan.





Q 3. AS AN OFFICIAL OF MY CLUB OR ASSOCIATION/FEDERATION CAN I ALSO JOIN THE PLAN AND IF SO WOULD MY BENEFITS BE THE SAME?

Yes the Plan offers protection to Officials as well. The benefits for an Official are the same as those for an Athlete/Player. An official is defined as "any individual who has been named as a member of a team or is accompanying an individual or a team in a management, instructional or supporting capacity such as a manager, coach, doctor, therapist, administrator, chef or the like or any person who will be engaged in adjudicating or providing assistance in the adjudication of the results of any sporting event whether competitive or exhibition".

Q. 4. IF I AM A CHAPERONE CAN I BE COVERED BY THIS PLAN?

If you are designated as a Chaperone by your Association/Federation to accompany an Athlete/Player and accepted by the Barbados Olympic Association you may join and obtain similar benefits to those afforded to others under the Plan.

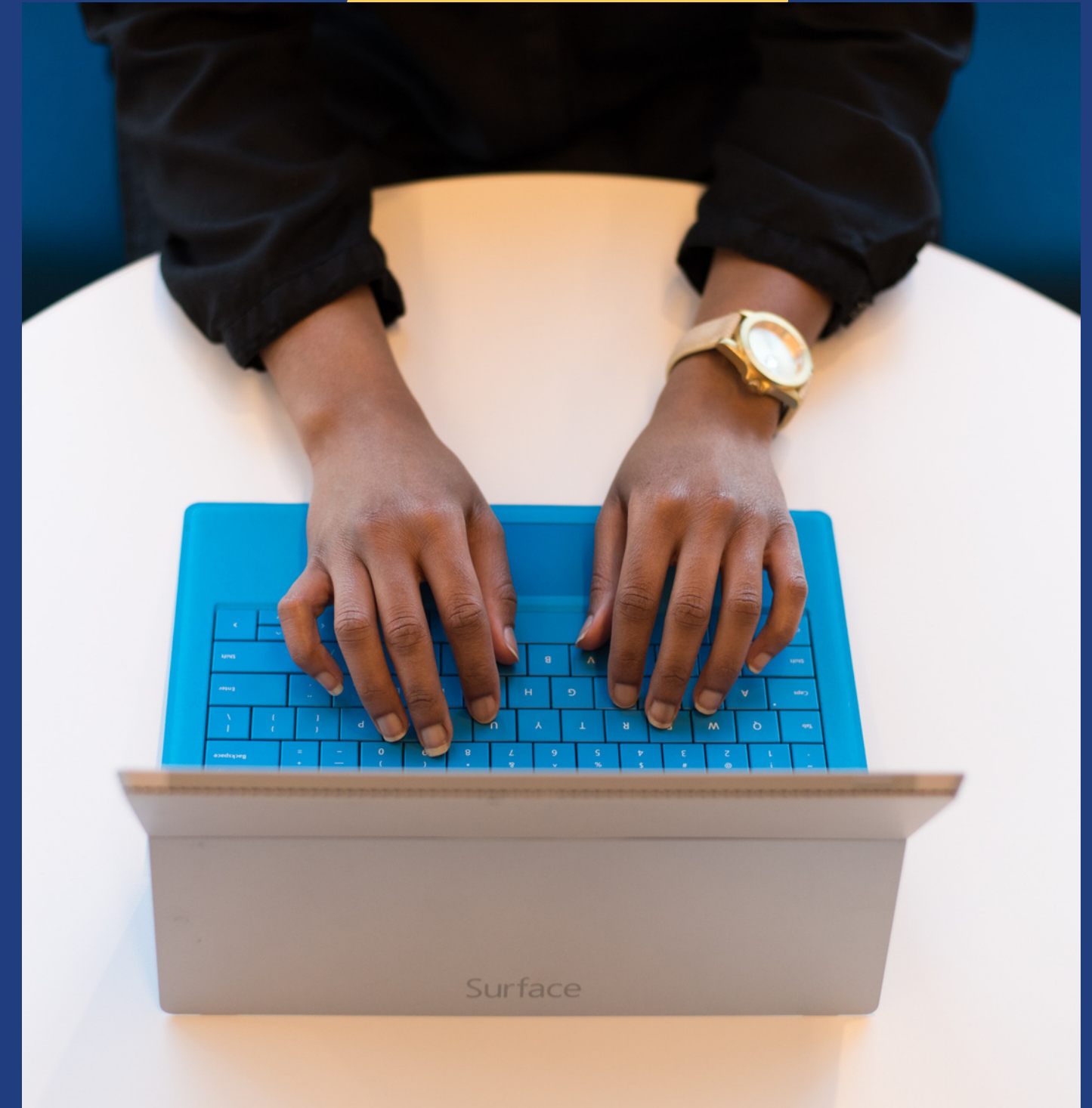


Q 5. WHAT MUST I DO TO BECOME A MEMBER OF THE PERSONAL ACCIDENT PLAN?

You should obtain a Proposal Form from either your Team/Club, the Barbados Olympic Association, the National Federations, Associations or Empirical Insurance Brokers, complete it in FULL and return it to your Association/Federation with the insurance payment. Your Association/Federation will then forward it to the Barbados Olympic Association.

Q 6. WHAT WILL IT COST ME TO JOIN?

The current Annual Premium if you are playing ONE Sport is BDS \$50.00. Should you be involved in TWO Sports the cost will be BDS\$80.00 and if you currently play THREE Sports the cost per annum is \$100.00.



Q 7. WHAT IS THE INSURANCE COVER PROVIDED BY THE PLAN?

The Plan covers 6 specific areas as follows:

- ✓ **DEATH:** Bodily Injury which shall solely and directly cause the death of the Insured Person.
BBD\$50,000.00 any one person, any one accident.
- ✓ **LOSS OF LIMBS OR SIGHT OR HEARING:** Bodily injury which shall solely and directly cause or necessarily result in:
The permanent loss or use of one or both hands or feet
The total and irrecoverable loss of all sight in one or both eyes
BBD\$50,000.00 any one person, any one accident.
- ✓ **PERMANENT TOTAL DISABLEMENT:** Bodily injury which while not resulting in loss of limbs or sight shall solely and directly totally disable and prevent the Insured Person from attending to any occupation or profession.
BBD\$50,000.00 any one person, any one accident.
- ✓ **TEMPORARY TOTAL DISABLEMENT:** Bodily injury which shall solely and directly disable and prevent the Insured Person from attending to his usual occupation or business.
BBD\$385.00 per week up to a maximum 78 consecutive weeks.



Q 7. WHAT IS THE INSURANCE COVER PROVIDED BY THE PLAN?

- ✓ **TEMPORARY PARTIAL DISABLEMENT:** Bodily injury which shall solely and directly partially disable and prevent the Insured Person from attending to his usual occupation or business.
BBD\$250.00 per week up to a maximum 26 consecutive weeks.
- ✓ **MEDICAL EXPENSES (A):** Medical, Surgical or Hospital Expenses incurred by the Insured Person in connection with any accident, occurring in Barbados and worldwide (excluding Europe)
(Maximum BBD \$25,000.00 per accident).
- ✓ **MEDICAL EXPENSES (B):** Medical, Surgical or Hospital Expenses incurred by the Insured Person in connection with any accident, occurring in specified countries in Europe
(Maximum BBD \$80,000.00 per accident).

The amounts payable for the benefits of Death, Loss of Limbs or Sight or Hearing and Permanent Total Disablement are reduced to BBD \$25,000.00 for insured persons under the age of 16. The Temporary Total Disablement and the Temporary Partial Disablement benefits do not apply to persons under the age of 16.



Q 8. AM I COVERED ON A 24-HOUR BASIS OR ONLY WHEN I AM TAKING PART IN AN EVENT?

The Policy covers you while you are training or playing in a competition, exhibition games, en route to and from training, competition or exhibition games including overseas travel for such events.

The training and the competitions must all be sanctioned and supervised by the National Federations and be deemed activities necessary for the conduct of practice and competition.

An Event is considered to be a club sponsored game or event, local, regional, national or international championship held and/or approved by or sponsored by the Barbados Olympic Association and/or an Affiliated Association/Federation.



Q 9. WHAT SHOULD I DO IF I AM INVOLVED IN AN ACCIDENT WHICH CAUSES INJURY TO ME?

All incidents which are likely to give rise to a claim must be reported immediately to the coach, manager or some other person acting in a managerial or administrative position who may be at the scene of the incident.

A decision should then be taken by that official (coach, manager, administrative person) and the injured person as to whether medical attention should be sought.

The treatment should be administered at one of the Preferred Provider hospitals/medical clinics/medical facilities, including medical attention rendered by Ambulance personnel and/or at one of the Preferred Provider doctor's offices.



Q 10. DO I HAVE A CHOICE AS TO WHERE I CAN GO FOR TREATMENT?

The Barbados Olympic Association has a list of Preferred Medical persons/institutions to whom injured athletes may be referred. All coaches and senior officials of clubs and Associations/Federations have the list of Preferred Providers. You may however attend a medical practitioner or clinic not mentioned on the list but the fee payable will be not more than the amount payable to the Preferred Provider.

Q 11. HOW DO I INITIATE THE CLAIMS PROCESS?

You must inform the Barbados Olympic Association and your relevant Association/Federation, as soon as possible of any incident which is likely to give rise to a claim.

Obtain a claim form, complete it and submit it along with all supporting documents to the Barbados Olympic Association. These documents should include for instance, receipts, certificates, medical and/or any other reports and additional relevant information and evidence which would be required to ensure that the reported injury did occur and in the manner in which it has been stated in the claim form by the Insured Person.

Q 12. How do I recover the money paid for my treatment?

Once the claim form and the relevant receipts are sent to the Barbados Olympic Association for submission to the Insurer, the Claims Officers at Sagicor General Insurance Inc. will validate the claim and payment of all valid claims will be paid either by cheque or lodged into your bank account within 14 days of receipt of ALL relevant documentation.

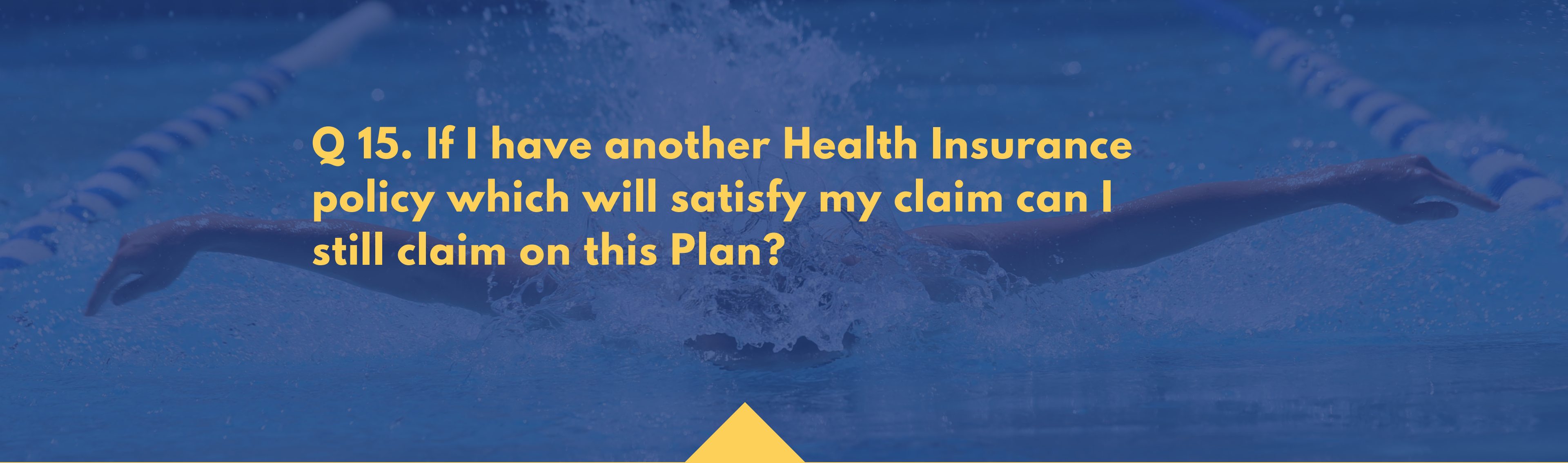
Q 13. Is there an Excess/Deductible?

Yes there is an Excess/Deductible of \$250 per claim so if your valid claim totals \$5,000 then you will be reimbursed to the tune of \$\$4,750.

Q 14. The cost of Surgery can be expensive. If I am unable to meet those costs upfront would it be possible for the Insurer to cover them directly with the hospital?

The Insurer will in certain circumstances be willing to meet those costs upfront, however their approval **MUST** be obtained prior to the commencement of the surgical procedure.





Q 15. If I have another Health Insurance policy which will satisfy my claim can I still claim on this Plan?

You may claim under this policy for your loss up to the agreed limits or you may claim under your Health Insurance policy and then recover any shortfall which may arise under that policy from this Personal Accident Policy.

By way of example it is very possible that your Health Insurance Policy will have a Co-Pay or Co-insurance factor of possibly 20%. If your total claim is \$5,000 and the co-pay under your Health plan is 20% i.e. \$1,000, then you may claim that shortfall of \$1,000, minus the deductible (\$250) from this Plan.

ARE YOU ALREADY INSURED UNDER THE BARBADOS OLYMPIC ASSOCIATION'S PERSONAL ACCIDENT POLICY?

You may now be eligible for a Discount on your
House, Contents and Vehicle Insurance!



REACH OUT



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