Masters

Scottish Masters Hockey (SMH) Board Statement on Players Medical Insurance

Introduction

A principal objective of SMH is to achieve and maintain successful performance of Masters Hockey Teams representing Scotland in International competition. This objective inevitably involves Scotland teams playing in tournaments or single matches in the UK, in Europe, and throughout the rest of the World.

Injury or illness during match play is a well recognised hazard of competitive hockey. As player age increases, players are more likely to have pre-existing medical conditions and treatment requirements, increasing the risk or consequence of on field illness and injury.

It is of great importance therefore that all Masters players take steps to ensure that they would receive appropriate emergency treatment, follow up care, and if necessary, medical repatriation, should illness or injury during matches occur.

UK and European Union (EU)

In relation to home matches in Scotland and away travel to other Nations in the UK, players are of course fully covered by the National Health Service (NHS), and travel home is comparatively easy.

In relation to the EU, following BREXIT, those players holding UK European Health insurance Cards (EHIC) are able to continue to use these until the expiry date listed on the card. It is now possible to apply for the UK Global Health Insurance Card (GHIC) on the NHS website. Both these cards cover state healthcare, not private treatment, and players can receive emergency medical care for the same cost as a resident in the country visited.

Follow on care after the initial Emergency including investigations can be costly, and the cards provide no cover for the costs of medical repatriation.

Rest of the World

The GHIC card is currently valid for care in Switzerland, but elsewhere players injured or taken ill during matches would be subject to the healthcare systems in place in the host country, which may be based largely on private provision at very significant costs, particularly for inpatient care or investigation. The costs of medical repatriation of course increase significantly as the distance back to Scotland increases.

Insurance

Based on the above considerations SMH advises all players representing Scotland at Masters level outside the UK to take steps to arrange adequate personal medical/health insurance to cover them for illness and injury resulting from competitive hockey, and to cover for the costs of medical repatriation.

There have been recent instances where tournament organisers have requested pre-tournament confirmation that all Scotland players do hold adequate insurance. Having taken advice from World

Masters Hockey (WMH), it is confirmed that tournaments have no right to insist on this point, and the decision to purchase insurance is one for individual players. It however remains SMH advice that Scotland players should be insured.

Detail

As members of Scottish Hockey (SH), all Masters players are covered for Personal Accident insurance but not Travel Insurance. As a result, there NO cover for treatment, healthcare or medical repatriation expenses. As such it is not relevant to this discussion of medical cover while playing abroad.

While conventional holiday insurance will often include provision of cover for recreational sport, this is very unlikely to cover the organised tournament International hockey undertaken by Masters International squads.

There are companies specialising in competitive sports insurance which can be purchased on an annual or single tournament and even ‘top up’ to existing travel insurance on an individual or squad basis. It is this form of insurance, specifically covering competitive field hockey, which SMH advises players to purchase.