

To GNL Members:

The GNL has recently changed insurance companies. We are now operating with BFL Canada. Below is the process, which has to be followed by all members for any claims. Please remember this is a secondary policy and all other insurance policies must be exhausted before this policy will take effect. If you believe your insurance will not cover all expenses then you should complete the attached forms and follow the procedure noted below. Please note that you only have 30 days after the accident to complete the form

Filing a Claim

Provincial Sport Organization Member

1. Have the injured member complete the Claim Notification Form as well as the Attending Physicians Form.
2. The Provincial Sport Organization must sign the Claim Notification Form to certify that the injured athlete is a member of the provincial association. GNL will keep a copy and forward a copy to Sport NL for their records.
3. Forward the form to BFL Canada Inc. or if you like GNL will send it once we verify the individual is a registered member of GNL. This is best done electronically with the original mailed for expedience purposes.

Important Notes

1. Claim Notification form must be submitted to [BFL Canada](#) within 30 days of the injury.
2. All claims must be submitted with itemized statements and paid receipts (originals are required if there is no other coverage available) which indicate: patient's name, type of purchase or service, date of each purchase or service, amount charged for each purchase or service.
3. An attending Physician's Statement, confirming diagnosis and recommended treatments is required if you are claiming other than dental or ambulance expense.
4. Costs must be paid by you. You will be reimbursed for insured expenses.
5. You will receive a letter directly from the insurance company if they require further documentation; it is your responsibility to provide this information.
6. Expenses eligible under any other health care plan(s) must be submitted to that plan(s). Your sports accident policy will pay only the amount of expenses that are not eligible with any other insurer. This policy does not make payment for any service or treatment that is available within the provincial plan, whether there is enrolment in the provincial plan or not.
7. If you have any problems contact your GNL.