



INSURANCE BENEFITS FOR 2010

What activities are covered?

Relevant coverage includes practices, games, tournaments, related training activities and team travel. The plan covers all participants, managers, coaches, executives, and field officials throughout the entire season.

For each accident the plan covers the following:

Dental Reimbursement

For dental treatment resulting from injury to sound natural teeth and completed within 52 weeks of the accident.

up to \$10,000

Accident Reimbursement

For costs not insured by Provincial Medical Plan, including crutches, splints, medical braces, emergency ambulance, excess physiotherapy, prescription drugs for the injury, etc., incurred within 52 weeks of the accident.

up to \$10,000

Principal Sum Benefit(s) for Accidental Death

In the event of accidental death occurring within 52 weeks of the accident.

up to \$10,000

Principal Sum Benefits for Total Disability

In the event of loss of use of hands, arms or legs, quadriplegia, paraplegia or hemiplegia; loss of speech and/or hearing; and dismemberment occurring within 52 weeks of the accident.

up to \$20,000

Fracture Indemnity Benefit

For fracture of bone or bones (including chip and linear fractures).

up to \$500

Tuition Benefit

For tutorial service made necessary by post-accident conditions.

up to \$2,000

Rehabilitation Indemnity Benefit

For special occupational training required due to an accident.

up to \$3,000

Emergency Transportation Benefits

For transportation from area or field to nearest hospital or physician's office.

up to \$50

Eye Glasses and Contact Lens Expense

For repair or replacement of eyeglasses or contact lenses when damaged from an accident which required the insured person to receive treatment by a physician or dentist.

up to \$100

Limitations and Exclusions

No benefits shall be payable for any loss resulting directly or indirectly, wholly or partially from any of the following causes:

- (a) purchase, repair or replacement of eyeglasses, contact lenses or prescriptions thereof (except as otherwise provided);
- (b) sickness or disease either as a cause or effect;
- (c) any intentionally self-inflicted injury;
- (d) any of the hazards of aviation except while riding as a fare paying passenger in a licensed aircraft operating on a regular scheduled service between airports;
- (e) service in the armed forces of any country;
- (f) any benefits that are available under any Government Health Insurance Plan, whether enrolled in such a plan or not;
- (g) dental and/or other expense benefits shall be for the excess of expenses payable under any other benefit plan or policy;
- (h) an insured person who is not a resident of any Canadian province that has enacted Medical Care Legislation unless stated specifically in this policy.

The sports accident policy provides coverage for relevant activities taking place within Canada. Most features of the policy include coverage in the U.S. as well (e.g., accidental death or dismemberment, dental reimbursement, or fracture indemnity).

However, medical costs such as physicians, nurses, or hospital fees incurred outside Canada are not covered by the policy. Information about a sports travel policy covering extended medical costs is available upon request.

This insurance is subject to and shall not contravene any Federal or Provincial statutory requirements with respect to hospital or medical plans, nor shall it duplicate any benefits provided under any Federal or Provincial Hospital or Medical Plans, or any other policy providing a reimbursement indemnity.

The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms. The information provided here is a nontechnical summary of the coverage. It is not an official documentation of the insurance policy.