

FIELD HOCKEY CANADA - NATIONAL TEAM ATHLETES

(as per Rosters provided by Field Hockey Canada and on file with the insurer)

SPORT ACCIDENT LIMITS OF INSURANCE SUMMARY

POLICY #: CAS602158-05

EFFECTIVE: February 1, 2021 to April 1, 2022

Insureds Covered: The individuals covered by this CAS602158-05 policy is per the list provided by Field Hockey Canada.

Please note, the below is a **summary of the benefits** for reference purposes. In the event of a claim, the official policy wordings, conditions, and limitations will apply. The claims process will be handled by a claims adjuster and the ultimate decision to pay a claim is up to the claims adjuster and the insurance company. Thank you.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Where an accident causes death or any of the following losses within 365 days of the accident, the Insurer will pay for such loss:

		Maximum Amount Payable Any One Accident
1.	Death	\$10,000.00 any one Insured
2.	Loss of two or more limbs or total and irrecoverable loss of sight of both eyes or hearing in both ears or any combination thereof	\$20,000.00 any one Insured
3.	Loss of one limb or total and irrecoverable loss of sight of one eye or total hearing in one ear	\$15,000.00 any one Insured
4.	Loss of thumb and index finger	\$2,000.00 any one Insured
5.	Quadriplegia (complete paralysis of both upper and lower limbs)	\$20,000.00 any one Insured
6.	Paraplegia (complete paralysis of lower limbs)	\$20,000.00 any one Insured
7.	Hemiplegia (complete paralysis of upper and lower limbs of one side of the body)	\$20,000.00 any one Insured
8.	Any injury which prevents the Insured from engaging in any occupation or employment for which he/she is reasonably suited by education, training or experience continuously for a period of 12 months from the date of the accident and is deemed to be permanent or irrecoverable.	\$20,000.00 any one Insured Important

The insuring agreement, policy wordings, limits, limitations, conditions and exclusions apply.

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Supplementary Benefits

**Amount Payable
Any One Accident**

Prosthetic Appliances	\$3,000.00 any one Insured
Blanket Medical Expense Reimbursement	\$10,000.00 any one Insured
Rehabilitation Benefit	\$3,000.00 any one Insured
Tuition Benefit	\$2,000.00 any one Insured
Special Treatment Travel Expense Benefit	\$1,000.00 any one Insured
Out of Province - Excess Surgical and Medical Accident Benefits (applicable only within Canada)	\$10,000.00 any one Insured
Emergency Transportation Benefit	\$50.00 any one Insured
Eyeglass & Contact Lens Expense	\$100.00 any one Insured
Blanket Dental Accident Reimbursement	\$5,000.00 any one Insured
Dentures, Hearing Aids and Removable Teeth Expense	\$200.00 any one Insured
Fracture or Dislocation Benefit (including Greenstick Type Fracture) of the skull (depressed) of the skull (not depressed) of the spine (one or more vertebrae) of the lower jaw (alveolar process accepted) of the upper jaw of the shoulder (dislocation) of the clavicle (collar bone) of the scapula (shoulder bone) of the elbow of the hip of the pelvis of the thigh (femur) of the knee cap of the sacrum or coccyx of the sternum of the leg (tibia or fibula) of the upper arm (humerus) of the forearm (radius or ulna) of the hand or wrist (other than phalanges) of the foot (other than phalanges) of the ankle	\$500.00 any one Insured \$500.00 any one Insured \$250.00 any one Insured \$75.00 any one Insured \$75.00 any one Insured \$50.00 any one Insured \$75.00 any one Insured \$75.00 any one Insured \$50.00 any one Insured \$125.00 any one Insured \$125.00 any one Insured \$125.00 any one Insured \$100.00 any one Insured \$100.00 any one Insured \$50.00 any one Insured \$100.00 any one Insured \$100.00 any one Insured \$100.00 any one Insured \$100.00 any one Insured \$100.00 any one Insured \$50.00 any one Insured

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**SPORT ACCIDENT – NATIONAL ATHLETES
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PHYSIOTHERAPY / ATHLETIC THERAPY / MASSAGE THERAPY

Treatment by a legally qualified physiotherapist, athletic therapist, massage therapist is limited to \$50.00 per visit with a maximum of \$1,500.00 per accident.

ADDITIONAL BENEFITS

Repatriation Benefit - \$25,000.00

If any insured member sustains loss of life for which an amount of Principal Sum becomes payable, repatriation benefits up to \$25,000.00 will be paid for expenses incurred for the return home of the member's body (including preparation charges for transportation). The death must occur at least 50 kilometres from the insured member's residence.

Transportation / Accommodation Benefit - \$15,000.00

Family - If any loss covered under the program confines an insured member to a hospital and such hospital is located at least 200 kilometres from the insured member's normal place of residence, this benefit will refund expenses incurred (within one year from date of accident) by a member of the insured's immediate family for hotel accommodations (maximum limit -\$50/day) and transportation (via the most direct route) to the insured's bedside, to a maximum of \$15,000.00. Private transportation expenses are limited to \$0.20 per kilometre travelled.

Home Alteration and Vehicle Modification Benefit - \$15,000.00

If an insured member sustains the loss of or loss of use of both feet or legs or becomes quadriplegic, paraplegic or hemiplegic, for which an amount of Principal Sum becomes payable, this benefit will refund expenses incurred within one year following the accident to a maximum of \$15,000.00 for the cost of alterations to the insured member's principal residence and/or the cost of modifications to one motor vehicle utilized by the insured member, when such modifications are approved by licensing authorities where required, for the purpose of making them wheelchair accessible.

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OVERUSE REIMBURSEMENT EXPENSES

Schedule of Overuse Reimbursement Expenses	
Orthotic Inserts	\$500.00 any one Insured
Chiropractic	\$1000.00 any one Insured
Physiotherapy / Athletic Therapy / Massage Therapy	\$1500.00 any one Insured

Definition

Notwithstanding the definition of “accident” stated under the “Definitions” section of the policy, for the purpose of this policy “overuse”

means a chronic injury that happens over a period of time as a result of repetitive activity.

Insuring Agreement

1. The purchase of orthotic inserts for footwear ordered or prescribed by a Physician, provide such Physician does not ordinarily reside in the Insured Person’s residence, subject to a maximum reimbursement stated in the Schedule of Benefits during any one 12 month enrolment.

2. Expenses for the services of a licensed chiropractor, provided such chiropractor does not ordinarily reside in the Insured Person’s residence and is not a Member of the Immediate Family; subject to a maximum reimbursement stated in the Schedule of Benefits during any one 12 month enrolment.

3. Expenses charged for the services of a registered physiotherapist or certified athletic therapist or a registered massage practitioner prescribed by a registered physiotherapist or a certified athletic therapist, provided such physiotherapist or athletic therapist or massage therapist does not ordinarily reside in the Insured Person’s residence, is not a Member of the Immediate Family or team Therapist; subject to a maximum reimbursement stated in the Schedule of Benefits during any one 12 month enrolment.

The maximum payable per policy term for all expenses incurred under Items 1, 2 and 3 above shall not exceed the amount stated under in the Schedule of Overuse Reimbursement Expenses.

It is further understood and agreed that the Overuse Reimbursement Expenses is **not subject** to the Sport Accident wording ASIM101 (08/93) Section 6, Items 4) and 5):

4) This policy shall not pay any benefits that are available under any government health insurance plan, whether the Insured is enrolled in such a plan or not.

5) The Insurer will not pay any portion of an expense referred to in this policy which is payable under any insurance plan or law or under any plan or law that will pay the expense. With the exception of licensed ambulance services expenses, all other expenses claimed herein must be presented or deemed medically necessary by a qualified medical practitioner for the treatment or rehabilitation of the Insured.

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