



## Limitations and Main Exclusions for Sport Accident and Medical

No benefit 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) Declared or undeclared war, terrorist act, invasion or civil war, or any act thereof;
- f) Service in the armed forces of any country;
- g) Any benefits that are available under any Government Health Insurance Plan, whether enrolled in such a plan or not;
- h) Dental and/or other expense benefits shall be for the excess of expenses payable under any other benefit or policy;
- i) An insured person who is not a resident of any Canadian province that has enacted Medical Care Legislation unless stated specifically in this policy;
- j) An insured person is under the influence of alcohol and operating any vehicle or means of transportation or conveyance while his or her blood alcohol is over 80 milligrams in 100 millilitres of blood;
- k) While the Insured Person is under the influence of a drug or substance which is controlled as specified under the Controlled Drug and Substances Act (Canada) unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licenced Physician;
- l) An insured person is on full-time active duty in the armed forces or organized reserve corps of any country or international authority.

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, which are provided under any Federal or Provincial Hospital or Medical Plans, or any other policy providing a reimbursement indemnity.

Mail completed form to:

Alberta Lacrosse Association  
 9 Chippewa Road, Unit 4  
 Sherwood Park, Alberta  
 T8A 6J7  
 Tel: (780) 464-1861  
[www.albertalacrosse.com](http://www.albertalacrosse.com)



Please phone for confirmation or if you have any questions. Note this is not a loss of wage policy. Some reimbursements have limits or caps.

*The description of coverage herein is not complete and binding on the Insurance Company. The policy issued to the Alberta Lacrosse Association and on file in their offices takes precedence over this information pamphlet. In the event of any discrepancy, the policy takes priority.*

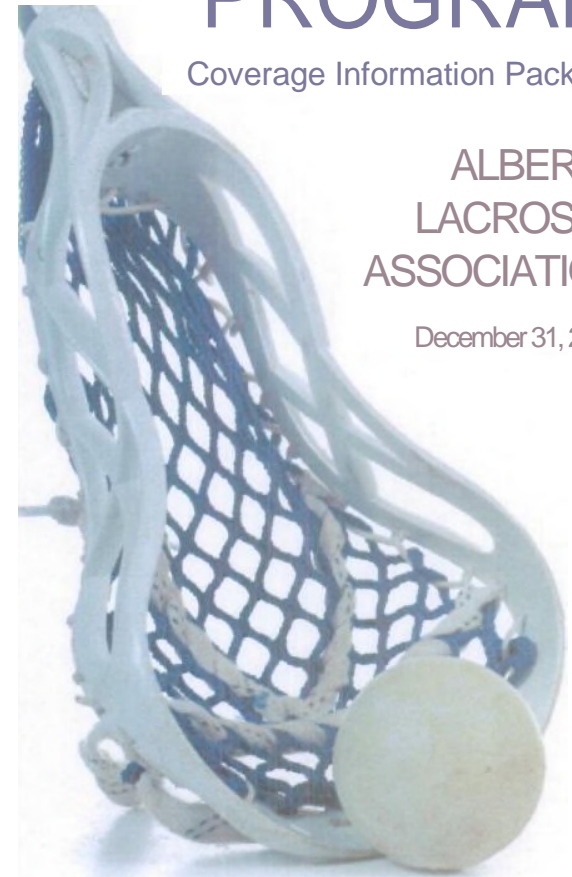
**Warren Hill Risk Management and  
 Insurance Broker Services Inc.**  
 Suite 105, 2420 Meadowpine Blvd.  
 Mississauga, Ontario  
 L5N 6S2  
 Tel: (855) 202-7132  
[www.warrenhill.ca](http://www.warrenhill.ca)

# INSURANCE PROGRAM

Coverage Information Package

ALBERTA  
LACROSSE  
ASSOCIATION

December 31, 2018





## ALBERTA LACROSSE ASSOCIATION MEMBERS INSURANCE PROGRAM

### Sport Liability Insurance

#### Why Liability Insurance?

Unfortunately, no matter how careful you are or what safety measures you take, accidents can happen. You can be sued by anyone who claims injury or damages resulting from sport activities. While you may not be liable, defending a legal action can be costly. Liability insurance protection will pay for defense costs as well as damages awarded against you for covered activities within the scope and limit of the policy. Liability Insurance gives you protection and peace of mind.

#### Who is Insured?

An Association or League registered with the Alberta Lacrosse Association who have paid their current dues and are in good standing. The requirement is that 100% of your members within your Association or League participate in the Insurance Program.

#### Who is Covered?

Members of your organization, including participant members, executives, managers, coaches, trainers, officials, employees, and volunteers while acting within the scope of their duties on your behalf.

#### Activities Covered

Sanctioned or authorized events, including related training, within your sport discipline.

### General Liability Insurance

The policy through Certain Underwriters at Lloyds of London, will respond for defense costs and those sums that the Insured becomes legally obligated to pay as compensatory damages as described within the Insurance Policy as a result of a bodily injury or damage to property of others. This includes participants, spectators, property of lessors and others resulting from your operations as sanctioned by the Alberta Lacrosse Association.

**Limit \$10,000,000 per occurrence**

**\$10,000,000 Annual Aggregate**

Including the following extensions:

- Premises, Property, and Operations
- Products and Completed Operations
- Bodily Injury and Property Damage
- Blanket Contractual
- Personal Injury (libel and slander)
- Cross Liability severability of interest
- Non-owned Automobile

- Tenants Legal Liability \$5,000,000
- A Deductible of \$500 applies to all covered claims

### Directors and Officers Insurance

Directors and Officers, through Intact Insurance, may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization (ALA). D&O Insurance will pay those sums the organization, directors and officers become legally obligated to pay as compensatory damages because of a wrongful act.

**Limit - \$2,000,000 & Aggregate Limit**

### Sport Accident Insurance

Coverage is for sanctioned activities including practices, games, and team travel. One plan covers Employees, Executive Officers, Managers, Coaches, Officials, Participants, and Sanctioned Event Volunteers all of whom are under age 75 throughout the entire season through AIG Canada.

**Principal Sum Benefits - Up to \$50,000**

Including the following:

**Accidental Death & Dismemberment - up to \$50,000**

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

**Disability - Up to \$50,000**

- Permanent and Total Disability payment is payable after 12 months of total and permanent disability cannot perform at least 2 Activities of Daily Living without assistance from another person, for the remainder of his or her life.
- Loss of Speech, Hearing, Sight, and/or Other Impairments are subject to the amount payable within the benefit schedule and payable such Loss occurs within 365 days after the date of accident causing such Loss.
- Two Times the Principal Sum for an accident causing Quadriplegia, Paraplegia, or Hemiplegia.

**Excess Medical Reimbursement - up to \$10,000**

For costs not insured by a Provincial Medical Plan incurred within 52 weeks of the accident including crutches, splints, medical braces, and prescription drugs related to the injury. Excess physiotherapy/chiropractor is limited to \$300 for anyone individual during the policy year.

**Out-of-Province Medical Reimbursement - up to \$10,000**

If bodily injury is sustained by an individual outside the province in which he/she is normally domiciled, but inside Canada, and he/she shall within 30 days from the date of an accident require the services of a licensed Doctor of Medicine, Osteopath or Chiropractor, and incur additional expenses excess of the benefits available under any Canadian federal or provincial hospital and/or medical plan.

**Emergency Transportation Benefit - up to \$500**

Reimbursement for the cost of an ambulance transport from arena or field to the nearest hospital, clinic, or doctor's office.

**Rehabilitation - up to \$15,000**

Up to \$15,000 for special occupational training due to accident and expenses are incurred within 2 years from the date of the accident.

**Tutorial Fees Reimbursement - up to \$2,000**

Up to \$2,000 for tutorial services made necessary by post accident confinement.

**Fracture Benefit - up to \$500**

A percentage of principal can be paid to fracture of bone or bones including chip and linear fractures. (Amount varies; depend on the type of Injury).

**Dental - Up to \$15,000**

Dental treatment resulting from an accidental injury to sound natural teeth and completed within 52 weeks of the accident. Dentures and removable teeth limited to \$200

**Eyeglasses and Contact Lenses Expense - up to \$100**

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

### Out of Canada Excess Medical Insurance

Excess Medical coverage for Employees, Executive Officers, Managers, Coaches, Volunteers, Officials and Participating Members under age 75 whose Travel out-side Canada is approved and sanctioned by the Alberta Lacrosse Association, and whose name is registered with the Association prior to traveling. Coverage is in excess of any Provincial Government Health Plan.

**Limit \$2,000,000 per lifetime**

**Return and escort of dependent Children under age 18 - up to \$5,000**

Exclusion b) as listed in this information pamphlet is removed for this coverage only. Pre-existing conditions are excluded under sickness and illness coverage.