



Policy No. 100011346

SASKATCHEWAN SOCCER ASSOCIATION ACCIDENT INSURANCE

Effective December 31, 2020 to December 31, 2021

Coverage

To provide protection against losses resulting from Bodily Injury due to accident for Players, Managers, Coaches and Officials during official games, practices and team/club travel throughout the entire season (from the date of first practice to the date season ends).

Benefit Highlights

- \$25,000 Principal Sum in the event of death due to accident.
- \$25,000 Permanent Total Disability Indemnity (within 365 days of the incident) as the result of injury occurring prior to age 65. Insured Person must be 18 years of age or over and gainfully employed on a full-time, permanent part-time or seasonal basis.
- Up to \$1,000 Fracture, Dislocation, Tendon Severance Indemnity
 - **Up to \$15,000 (Enhanced 2016)** Accident Reimbursement Expense; For coverage to apply the Insured requires, and receives medical treatment from a Physician within (30) Thirty Days from the date of the accident,
 - Prescription drugs – **\$500 maximum (Enhanced 2016)**
 - Ambulance fees - \$2,000 maximum
 - Hospital charges in excess of standard ward accommodation for a semi-private accommodation
 - Licensed physiotherapist or certified athletic sports therapist - \$500 maximum
 - Private duty nurses (R.N.) as ordered by a Physician - \$5,000 maximum
 - Hearing aids, crutches, splints, casts, trusses & braces - \$750 maximum
 - Rental of a wheelchair, iron lung & other durable equipment for temporary therapeutic treatment - \$5,000 maximum
 - Licensed chiropractor- \$500 maximum
- Up to \$5,000 for Accidental Dental treatment resulting from injury to whole and sound teeth (including capped or crowned teeth).

- Up to \$100 for emergency taxi transportation from the scene of the accident to the nearest hospital or doctor's office following an injury.
- Up to \$5,000 for Rehabilitation Expense.
- Up to \$5,000 for Tutorial Fees Expense.
- Up to \$3,000 for Prosthetic Appliances
- Up to \$2,500 for Special Transportation Expense
- Up to \$1,000 for Dentures or Bridgework
- Up to \$200 for Eyeglasses or Contact Lenses
- Up to \$10,000 for Home Alteration and/or Vehicle Modification Expense

Deductible

\$0 per person per injury (Enhanced 2016)

Notes

- Any of the above losses, costs, expenses or treatments must be incurred within 52 weeks from the date of the accident.
- There is no limit to the number of accidents covered per Insured Person.
- The policy is subject to and does not contravene any Federal or Provincial statutory requirements with respect to Hospital or Medical Plans. Reimbursement of medical and dental expenses will be reduced by any amount paid or payable under any policy providing similar reimbursement expenses.
- Travel medical coverage outside Canada is recommended and available upon request.

Exclusions to the Plan

- Suicide or intentionally self-inflicted injuries, while sane or insane.
- Declared or undeclared war or any act thereof.
- Medical treatment or surgery, except if the medical treatment or surgery was needed because of an Accident.
- Expenses for eyeglasses or contact lenses or prescription therefore, except if specifically provided in the policy.
- Massage treatment.
- The purchase, repair or replacement of pre existing artificial teeth, dentures, fillings or crowns, except if specifically provided in the policy.
- Sickness or disease, either as a cause or effect
- Experimental drugs or medical treatment.
- Medical services rendered by physicians, surgeons, nurses, physiotherapists, certified sports therapists and chiropractors employed or engaged by the Policyholder.
- Expenses that are covered under any government hospital, medical, dental or health care insurance plan, whether payable or not, or expenses for which insurance is prohibited by law;

The information shown is not intended to be a complete description of all terms, conditions and exclusions applicable to the coverage. In all cases, the coverage offered by Industrial Alliance Pacific is governed by the actual policy wording under Policy No. 100011346