



SASKATCHEWAN SOCCER ASSOCIATION  
OUT OF PROVINCE MEDICAL INSURANCE  
COVERAGE SUMMARY

*This is a summary only and the policy documents should be consulted for complete details.*

<b>Policyholder:</b>	<b>Saskatchewan Soccer Association</b>
<b>Policy No:</b>	100011347
<b>Insurer:</b>	Industrial Alliance Insurance and Financial Services Inc.
<b>Policy Term:</b>	December 31, 2018-December 31, 2019
<b>Insured Persons:</b>	Class 1 – Youth players, adult players, coaches, managers and officials of the Policyholder under age 70 who are Canadian residents covered under the health insurance plan of their province of Residence and for whom the applicable premium has been paid
<b>Coverage:</b>	<p>Injury sustained or Sickness contracted by an Insured Person during the course of any trip approved and supervised by the Policyholder made by such Insured Person outside of Canada while the policy is in force.</p> <p>Any person outside Canada for a scheduled duration in excess of 45 days is not insured under this policy.</p>
<b>Benefits:</b>	<p>\$2,000,000 per Insured person lifetime maximum</p> <ul style="list-style-type: none"><li>• Excess Hospital Insurance – reasonable &amp; necessary Emergency Hospital Expenses</li><li>• Excess Medical Insurance – reasonable and necessary expenses actually incurred during the policy period:<ul style="list-style-type: none"><li>• Out-patient room charges</li><li>• Treatment by a physician or surgeon</li><li>• x-rays and laboratory examinations which are required for diagnostic purposes</li><li>• rental of crutches or appliances</li><li>• cost of splints, trusses, braces, or</li><li>• treatment by a physiotherapist while hospitalized and up to a maximum of three treatments for the duration of any one trip when recommended in writing by the attending physician.</li></ul></li><li>• Accidental Dental Expense Reimbursement - \$2,000 maximum any one accident</li><li>• Attendant Transportation Benefit - \$5,000 maximum</li><li>• Board, Lodging and Travel Expenses - \$3,000 maximum</li><li>• Evacuation - \$40,000 maximum</li></ul>



- Ground and Air Ambulance Expense - \$500 maximum for ground, \$5,000 maximum for air
- Prescription Drug Reimbursement on emergency basis due to injury or sickness
- Repatriation Benefit - \$3,000 maximum
- Special Transportation - \$5,000 maximum

#### Coordination of Benefits

- Amounts payable under this policy will be excess of such expenses over any amounts available or collectable for treatment or services which are insured services of basic health services under the health and hospitalization insurance plan of the province in which the Insured person is resident whether or not the Insured Person is covered thereunder.
- Claims will be coordinated with other policies that an Insured Person has coverage under.

#### Exclusions:

- Pregnancy or complications thereof within 8 weeks of the expected termination date of pregnancy
- War
- Nuclear, chemical or biological weapons of mass destruction
- Active full-time service in the armed forces
- Suicide or attempt thereat
- Criminal acts
- Alcohol related illness or disease or abuse of medication, drugs, alcohol or other toxic substances
- Mental or emotional disorders
- Participation in professional sports, bodily contacts sports, acrobatic or stunt flying, hang gliding, parachuting, skydiving, parasailing, rock climbing, mountain climbing, bungee jumping, scuba diving or motorized speed contests
- HIV, AIDS
- Preexisting or related condition
- Any ailment or condition for which an Insured person undertakes a journey for the purpose of securing or with the intent of receiving medical attention, prescription drugs or medicine or hospital services
- Any elective (non-emergency) treatment or surgery

#### Other

- In case of confinement to Hospital or Emergency Surgery, the Insurance Company must be notified no later than 48 hours from the date of hospitalization or Emergency surgery. Failure to make such notification may limit coverage to a maximum of \$10,000 for all expenses incurred