



## Insurance Overview

### Prepared for Alberta Squash Racquet Association

The following is for information purposes only and is subject to the terms, conditions and exclusions of the insurance policy on file with the Alberta Squash Racquet Association.

### SPORT ACCIDENT INSURANCE SUMMARY

The Accident policy provides coverage for accidental bodily injury or death sustained by an Insured due to external violent, sudden, fortuitous causes beyond the Insured’s control, occurring **in Canada** while this insurance is in force. The Accident Policy pays for medical bills on behalf of injured participants. **This coverage is secondary to any other health care plan(s).**

The Accident policy provides benefits, as per the Benefits Schedule while an insured member is:

- a) participating as a player member, manager or coach of the Named Insured (Alberta Squash Racquet Association) in sanctioned practice or competition which is organized under the supervision and direction of the Named Insured; or
- b) being transported with other player members of the Named Insured as a group to or from the place of such practice or game; all under the supervision and direction of the Named Insured.

### HIGHLIGHTS OF THE BENEFITS SCHEDULE\*\*

TYPE OF COVERAGE	MAXIMUM SUM INSURED
Principal Amount	\$ 50,000
Dental Accident Reimbursement	\$ 10,000
Dentures, Removable Teeth, Hearing Aids, Eyeglass and Contact Lenses	\$ 500
Prosthetic appliances – any one Insured Person	\$ 3,000
Medical Expense Reimbursement	\$ 15,000
Rehabilitation – any one Insured Person	\$ 3,000
Aggregate Limit Payable for any one Accident	\$ 1,000,000

\*\* Benefits are further defined in the actual policy on file with the Alberta Squash Racquet Association. This policy shall not pay any benefits that are available under any Government Health Insurance Plan or any other Insurance Plan.



**Sanctioned events** for both the Accident and Commercial General Liability policies shall mean all games, competitions or sports demonstrations run by the insured association or by member clubs authorized by the insured association including related training at sites of events and club premises. It is understood and agreed that sanctioned events shall also include social activities consisting of awards banquets (non-alcohol) only.

### **COMMERCIAL GENERAL LIABILITY INSURANCE SUMMARY**

Commercial General Liability Insurance is designed to protect a registered member of the Named Insured against legal liability arising out of a negligent act, or failure to act as a prudent person would have acted, resulting in bodily injury or property damage to another party.

### **NON-PROFIT DIRECTORS & OFFICERS LIABILITY INSURANCE SUMMARY**

This coverage protects the volunteer Directors & Officers against alleged wrongful acts. Wrongful act, as defined in the policy, means any negligent act, breach of duty, error, misleading statement, misstatement or omission.

Note: This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions.