



CARHA HOCKEY WORLD CUP 2016 Coverage Highlights

Here's What You Get

Broad Accident Insurance Coverage - Your plan provides generous Accidental Death & Dismemberment benefits for injuries as a result of covered accidents.

Sanctioned Activity Coverage - Your coverage is in force while participating in an event or activity which takes place at the direction and with the approval of the Policyholder.

Eligibility

All non-CARHA Hockey registered participants in the CARHA Hockey World Cup, under the age of 85, whose names are on file with CARHA Hockey.

Benefits and Coverages

Accidental Death, Dismemberment and Paralysis

If a covered loss occurs within 365 days after the date of the covered accident causing the loss, the Plan will pay in one sum a percentage of the Principal Sum, including but not limited to the following:

Loss of life	\$20,000
Loss of entire sight of both eyes	\$20,000
Loss of one arm or one leg	\$16,000
Loss of the entire sight of one eye	\$15,000
Loss of hearing in one ear	\$13,333
Paralysis	\$40,000

Permanent and Total Disability Indemnity

Accidental Dental Expense Reimbursement

Reimbursement shall only be made provided that expenses are:

- incurred in Canada;
- incurred within 52 weeks of the date of the accident causing injury;
- incurred only for therapeutic and not elective or aesthetic treatment; and
- supported by an original standard dental claim form submitted to the Company as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance policy or plan, including but not limited to a policy of automobile insurance and any federal or provincial hospital, medical or drug plan.

The maximum amount payable for this benefit is:

- \$2,000 with full face shield protection (no mouth guard required);
- \$1,500 with 1/2 face shield protection and mouth guard;
- NIL if either a full face shield or 1/2 face shield (with mouth guard) isn't worn.

Fracture Benefit

For complete fracture (including Greenstick type fracture) of:

The cranium (depressed fracture)	\$500
The spine (two or more vertebrae)	\$500
The spine (compression fracture)	\$100
The upper jaw (maxilla)	\$165
The leg (tibia or fibula)	\$125
The wrist (Colles fracture)	\$125
Two or more ribs	\$50
One hand (one or more metacarpal)	\$40

For complete dislocation of the:

Shoulder (with open reduction)	\$125
Wrist	\$85

The maximum amount payable for the benefit is \$500 for all injuries resulting from any one accident.

Rehabilitation Benefit (\$10,000 - 2 yrs)

Home Alteration and Vehicle Modification (\$10,000)

In-Hospital Benefit (Max. \$2,500/mth - 12 mths)

Family Transportation (100 km - Max \$10,000)

Repatriation Benefit (50 km - Max \$10,000)

Funeral Expense (\$5,000)

Bereavement Benefit (\$1,000)

Key Policy Exclusions

The plan will not cover any losses caused in whole or in part by, or resulting in whole or in part from, the following:

- sickness, disease, or bodily infirmity whether the loss or claim results directly or indirectly from any of these;
- stroke or cerebrovascular accident or event, cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
- injury or loss sustained while you are 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 licensed physician;
- natural causes; and
- an accident occurring while the insured person is not engaged in a sanctioned activity.