

Accidental Para-Medical Expense Reimbursement Cont'd

- d) Hospital charges for the difference between the public ward allowance under the insured's provincial or territorial government health insurance plan and semi-private accommodation charge for a semi-private Hospital room. This benefit is payable up to a maximum of \$5,000 per insured for all injuries resulting from any one accident.
- e) Fees or services of a licensed physiotherapist. This benefit is payable up to a maximum of \$300 per insured for all injuries resulting from one injury.
- f) Prescription drugs and medicines (except in the province of Quebec)
- g) Expenses for hearing aids, crutches, splints, casts, trusses and braces, but excluding replacement thereof; and
- h) Fees for services of a licensed chiropractor. This benefit is payable up to a maximum reimbursement of \$300 per insured for all injuries resulting from one accident.

Accidental Dental Expense Reimbursement

Dental treatment resulting from injury to sound and natural teeth and completed within 30 days of the accident.

\$ 1,500 Limit per incident

Benefit shall not be payable if mouth guard was not properly worn at time of accident.

Exclusions

This policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

- a) Suicide or any attempt thereat by the insured while sane;
- b) Self inflicted injury or any attempt thereat by the insured while sane or insane;
- c) Declared or undeclared war or any act thereof;
- d) Sickness, disease, mental incapacity or bodily infirmity whether the loss or claim results directly or indirectly from any of these;
- e) Injury sustained while the insured is undergoing the medical or surgical treatment of sickness, disease, or mental infirmity;
- f) Stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, aneurysm;

Exclusions Cont'd

- g) Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the insured is:
 - (i) Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - (ii) Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - (iii) Riding as a passenger in an Owned Aircraft Leased Aircraft operated by the policyholder or the insureds Employer
- h) Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes
- i) Injury sustained while the insured is on full-time duty in the armed forces or organized reserve corps of any country or international authority. (unearned premium for any period for which the insured is on full-time active duty shall, upon application to the Company by the policyholder, be refunded);
- j) Injury sustained while the insured is under the influence of alcohol and operating any vehicle or means of transportation or conveyance while his or her blood alcohol is over eighty (80) milligrams in one hundred (100) milliliters of blood;
- k) Injury sustained while the insured is under the influence of a drug or substance which is controlled as specified under the Controlled Drug and Substances Act (Canada) or unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licensed Physician
- l) The commission or attempted commission by an insured or injury incurred while an insured is in the course of committing or attempting to commit any act which if adjudicated by a court would be an indictable offence under the laws of the jurisdiction where the act was committed; and
- m) Any attempt at self-asphyxiation whether with intent to harm oneself or not.

This brochure is for information purposes only. For further details, refer to the Master Policy, which is on file with the policyholder. The group Master Policy sets forth in detail the terms and conditions of the Plan and all rights and obligations are determined in accordance with the Master Policy, not this brochure.



RISK MANAGEMENT PROGRAM

National Office

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Administered by:



Together with:



CALL: 416-599-5530 1-800-668-5901 Fax: 416-599-5458
1605-181 University Avenue,
TORONTO, ONTARIO, M5H 3M7

SPORTS LIABILITY INSURANCE

Why Liability Insurance?

Because no matter how careful you are, accidents happen, and you can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defence as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is Insured?

All Members of The Canadian Rugby Union O/A Rugby Canada, it's affiliated Unions, the Board of Trustees, Leagues, Clubs, teams, including employees, officers, directors, officials, referees, players, coaches, managers and volunteers while acting within the scope of their duties on behalf of the association. The only requirement is that 100% of members within each association must be registered.

Activities Covered

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

General Liability Insurance

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others such as participants, spectators, property of lessors and others resulting from your operations only. Coverage includes your participants' liability.

Limit - \$5,000,000

Deductible - \$1,000

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees, members, volunteers as additional insureds
- Cross Liability
- Non-Owned Automobile
- Tenants Legal Liability - \$250,000



DIRECTORS & OFFICERS INSURANCE

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. 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 - \$5,000,000
Retention - \$1,000

SPORT ACCIDENT INSURANCE

Coverage for practices, games, team travel. One plan covers all employees, officers, directors, officials, referees, players, coaches, managers and volunteers under the age of 75 whose names are on file with the policyholder throughout the entire season through American Home Assurance (AIG). Members age 75 or older can be covered under the policy provided they are non-playing members and they are named on the policy.

What Benefits are Provided

The Company shall pay the amount specified in the Table of Losses if an insured sustains a Loss stated therein resulting from an injury, provided that;

- a) Such Loss occurs within 365 days after the date of the accident causing such loss;
- b) The amount of the benefit payable for such Loss shall be the amount set out in the Table of Losses, for that specific Loss;

If more than one (1) Loss is sustained as a result of an accident, only one (1) benefit shall be payable, the largest.

Table of Losses

Life.....	\$ 25,000
Both Hands or Feet.....	\$ 25,000
Entire sight of Both Eyes.....	\$ 25,000
One Hand and One Foot.....	\$ 25,000
One Hand or Foot & the Entire Sight of One Eye.....	\$ 25,000
Speech and Hearing in Both Ears.....	\$ 25,000
One Arm or One Leg.....	\$ 25,000
One Hand or One Foot.....	\$ 18,750
Entire Sight of One Eye.....	\$ 18,750
Speech or Hearing in Both Ears.....	\$ 18,750
Thumb and Index Finger of Either Hand.....	\$ 8,333
Hearing in One Ear.....	\$ 16,666



04/05/07

Paralysis Benefits

Quadriplegia (Complete Paralysis of Upper and Lower Limbs or loss of both legs)

Paraplegia (Complete Paralysis or loss Lower Limbs)

Hemiplegia (Complete Paralysis of upper and Lower Limbs of one side of the body)

Minor Members (Non-Contact).....\$100,000

All Others.....\$500,000

Aggregate Limit Per Accident

The maximum amount payable by the company for two (2) or more insureds as injured in any one (1) accident, is the amount which is the Aggregate Limit per Accident

Accidental Para-Medical Expense Reimbursement Benefit

If as a result of an injury, and within 30 days from the date of the accident causing such injury, the Insured, who must be insured under a Canadian provincial or territorial government health insurance plan, obtains medical treatment in North America from a legally qualified physician, the company shall reimburse the insured for the reasonable and necessary expenses for the following para-medical services:

- a) Private duty nursing by a licensed graduate nurse (R.N.), who does not ordinarily reside in the insureds home and who is not a member of his/her immediate family. This benefit is payable up to a maximum of \$5,000 per insured for all injuries resulting from any one accident.
- b) Transportation, when such service is provided by a professional ambulance service to the nearest approved hospital which is approved to provide the required and recommended necessary treatment. This benefit is payable up to a maximum of \$5,000 per insured for all injuries resulting from any one accident and a maximum of \$25,000 for Air Ambulance per insured for all injuries resulting from any one accident.
- c) Rental of wheelchair, iron lung or other durable equipment, not to exceed the purchase price prevailing at the time the rental became necessary.

