

## SPORTS ACCIDENT INSURANCE POLICY

1. **Insuring Agreement** The Insurer agrees to subject to the terms, limitations and expectations of this policy to indemnify each Insured as defined in this policy who sustains bodily injury or death arising out of a sports accident as defined herein the benefits listed in this policy up to a maximum per insured of the Benefit amount scheduled in this policy.
2. **Definitions** *Injury*: Bodily injury suffered by an Insured caused directly by an accident as described below independent of any sickness or other cause.
  - a. a) All players, manager, coaches, trainers and members of officiating crews of the Governing Body/Sports Association listed in the Policy Declarations.
  - b. b) Executive officers of the Governing Body/Sports Association listed in the Policy Declarations and the Executive Officers of member teams of the Governing Body/Sports Association listed in the Policy Declarations.
3. *Accident*: Accidental bodily injury or death sustained by an Insured due to external violent, sudden, fortuitous causes beyond the insured's control, occurring while this insurance is in force and while
  - a. a) participating in a practice or competition which is organized under the supervision and direction of the Governing Body/Sports Association listed in the Policy Declarations or,
  - b. b) being transported with other members as a group (three or more) to or from the place of such practice or competition. In the case of travel by air, the insurance provided by this policy shall only apply to travel on a multiengine transport type aircraft by a licensed airline maintaining published schedules or a licensed charter airline; within the Territorial Limits shown on the Policy Declarations.
4. **Accidental Death and Dismemberment Benefits** Where an accident causes death or any of the following losses within 365 days of the accident, the Insurer will pay for such loss:
  - a. i. Death (\$10,000 any one insured)
  - b. ii. Loss of two or more limbs or total and irrecoverable loss of sight of both eyes or hearing in both ears or any combination thereof. (\$20,000 any one Insured)
  - c. iii. Loss of one limb or total and irrecoverable loss of sight of one eye or total hearing in one ear. (\$15,000 any one Insured)
  - d. iv. Loss of thumb and index finger (\$2,000 any one Insured)
  - e. v. Quadriplegia (complete paralysis of both upper and lower limbs) (\$20,000 any one Insured)
  - f. vi. Paraplegia (complete paralysis of lower limbs) (\$20,000 any one Insured)
  - g. vii. Hemiplegia (complete paralysis of upper and lower limbs of one side of the body) (\$20,000 any one Insured)
  - h. viii. Any injury which prevents the Insured from engaging in any occupation or employment for which he/she is reasonably suited by

education, training or experience continuously for a period of 12 months from the date of the accident and is deemed to be permanent or irrecoverable. (\$20,000 any one Insured)

5. **Important Note:** Benefits with respect to quadriplegia, paraplegia and hemiplegia require total paralysis of the limbs which shall have been continuous for a period of 12 months from the date of the accident and is deemed to be permanent and irrevocable. Indemnity provided with respect to items 1 through 8 will not be paid under any circumstances for more than one of the loses, the greatest sustained by any one Insured as the result of any one accident.

6. **Supplementary Benefits**

| (as described herin)  | Maximum Amnt Payable Any One Accident/ Any One Insured |
|---|--|
| Prosthetic Appliances   | \$3,000  |
| Blanket Medical Expenses Reimbursement  | \$10,000   |
| Rehabilitation Benefit  | \$3,000  |
| Tuition Benefit   | \$2,000  |
| Special Treatment Travel Expense Benefit  | \$1,000  |
| Out of Province Excess Surgical & Medical Accident Benefits (applicable only w/i Canada)      | \$10,000   |
| Emergency Transportation Benefit  | \$50   |
| Eyeglass & Contact Lens Expenses  | \$100  |
| Blanket Dental Accident Reimbursement   | \$5,000  |
| Dentures, Hearing Aids and Removable Teeth Expense  | \$200  |
| Fracture or Dislocation Benefit (including Greenstick type Fracture) of the skull (depressed) | \$500  |

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|--|-------|
| of the skull (not depressed)                 | \$500 |
| of the spine (one or more vertebrae)         | \$250 |
| of the lower jaw (alveolar process accepted) | \$75  |
| of the upper jaw                             | \$75  |
| of the shoulder (dislocation)                | \$50  |
| of the clavicle (collar bone)                | \$75  |
| of the scapula (shoulder bone)               | \$75  |
| of the elbow                                 | \$50  |
| of the hip                                   | \$125 |
| of the pelvis                                | \$125 |
| of the thigh (femur)                         | \$125 |
| of the knee cap                              | \$100 |
| of the sacrum or coccyx                      | \$100 |
| of the sternum                               | \$50  |
| of the leg (tibia or fibula)                 | \$100 |
| of the upper arm (humerus)                   | \$100 |
| of the forearm (radius or ulna)              | \$100 |
| of the hand or wrist (other than phalanges)  | \$100 |
| of the foot (other than phalanges)           | \$100 |
| of the ankle                                 | \$50  |

7. **Schedule of Supplementary Benefits Prosthetic Appliances - \$3,000** When prescribed by a physician and purchased within 52 weeks of the date of

accident, the Insurer will pay benefits for expenses insured for artificial limbs and/or eyes up to a maximum of \$3,000 for each injury resulting in a loss requiring such appliance. This does not include repairs, adjustments or replacement of same. **Blanket Medical Expense Reimbursement - \$10,000**

The Insurer will pay with respect to each Insured who sustains bodily injury as a result of an accident, all reasonable medical expenses resulting therefrom and insured within 52 weeks of the date of the accident for:

- a. the services of a legally qualified physiotherapist, chiropractor, osteopath or registered nurse.
  - b. the purchase of hearing aids (but not including repair or replacement of same)
  - c. crutches, splints, , devices, trusses, medical braces
  - d. rental of wheelchair or hospital bed
  - e. prescription drugs
  - f. casts and cast materials
  - g. licenses ambulance service
  - h. hospital services not covered by any Federal or Provincial Government Health Insurance Plan
8. The maximum amount payable under this section is \$10,000. Splints, orthotic devices and medical braces required primarily for sports activities are not covered. **Rehabilitation Benefit - \$3,000** If an accident causes injury to the insured which requires the insured undergo special training in order to be qualified to engage in a special occupation in which he/she would not have engaged except for such injury, the Insurer will pay the reasonable and necessary expense actually incurred by any insured but shall not exceed \$3,000, nor shall payment be made for any expense incurred more than three years after the date of the accident, nor shall payment be made for room, board or other ordinary living travelling or clothing expense. **Tuition Benefit - \$2,000** When, after 14 days from the date of the accident, an injury shall disable totally and confine the insured to his or her residence the Insurer shall pay the expense incurred within six months from the date of the accident for tutorial services of a qualified teacher holding a current Provincial Ministry of Education Training Certificate at a rate not to exceed \$20 per hour. In addition, the Insurer shall pay for rental of necessary equipment and required programmer software as suggested and approved by the Board of Education in which the insured is in attendance. All benefits payable under this section are subject to an aggregate amount of \$2,000. **Special Treatment Travel Expense Benefit - \$1,000** If within 52 weeks of the date of the accident an injury requires treatment that can not be obtained in the municipality of the insured's residence the Insurer will pay up to a maximum of \$150 per insured per day for travel expense incurred away from home to a maximum of \$1,000 per insured. **Out of Province - Excess Surgical and Medical Accident Benefits - \$10,000** If bodily injury is sustained by an insured, outside the Province in which he/she is normally domiciled, but inside Canada, and he/she shall within 30 days from the date of an accident necessitate the services of a licensed Doctor of Medicine, Osteopath or Chiropractor, and incur additional expenses such as

surgical operations, hospital expenses, taking of x-rays, laboratory services or anesthetist fees the Insurer will pay for such charged for services outside the Province of Residence up to a maximum of \$10,000 excess of the benefits available under any Canadian Federal or Provincial hospital and/or medical plan regardless of whether or not the insured person is enrolled in such a plan.

**Emergency Transportation Benefit - \$50** If an accident requires immediate medical treatment, the insurer will pay the reasonable expense incurred in transporting the insured to a doctor's office or nearest hospital other than by a licensed ambulance service subject to a maximum payment of \$50. **Eyeglass and Contact Lens Expense (resulting from injury) - \$100** If injury requires and receives treatment by a physician or dentist

- a. a) and also results in the breakage of eyeglasses or loss of breakage of a contact lens or lenses of the insured, the Insurer will pay the actual cost of repair or replacement of the eyeglasses or contact lens or lenses up to a maximum of \$100 in respect to all such replacements or repairs during the term of this policy; or
  - b. b) results in the purchase of eyeglasses upon the advice of a physician when they were not required nor worn previously the Insurer will pay the reasonable and necessary expense thereof up to a maximum of \$100.
9. **Blanket Dental Accident Reimbursement - \$5,000** When an injury to whole or sound teeth including filled or restored teeth requires and receives dental treatment commencing within 30 days of the date of the accident the Insurer shall pay for the necessary expenses for such treatment rendered within 52 weeks of the accident. Payments for all treatment rendered shall be limited to an aggregate of \$5,000. The following provisions also apply:
- a. a) any payments made under this section shall not exceed the amount specified in the schedule of fees in effect at the time of the accident as published by the Dental Association of the Province in which this policy is issued.
  - b. b) capped or crowned teeth shall be deemed as whole or sound teeth
  - c. c) no benefit will be payable for expense of dental treatment incurred for the cost of replacement, adjustment or repair of artificial teeth or the cost of replacement, adjustment or repair of artificial teeth or dentures (except as otherwise provided herein), any orthodontic treatment; any dental treatment provided solely for cosmetic or aesthetic reasons.
10. **Dentures, Hearing Aids & removable Teeth Expense (Resulting from Injury) - \$200** If injury requires treatment by physician or dentist within 30 days of the date of the accident and results in the breakage of dentures, hearing aids, or a removable artificial tooth or teeth of the insured the Insurer shall pay the actual cost of repair or replacement of said dentures, hearing aid or artificial tooth up to a maximum of \$200 in respect to all such repairs or replacements during the term of this policy. **Fracture or Dislocation Indemnity** When an injury results in any of the fractures or dislocations listed on the Schedule of Supplementary Benefits, the Insurer shall pay the amount specified for such fractures or

dislocation provided that not more than one such amount (the largest) shall be payable as the result of any one accident.

11. **Limitations and Exclusions**
  - i. The maximum amount payable under this policy as a result of any one accident shall be \$1,000,000 in aggregate regardless of the number of Insured.
  - ii. No benefit will be payable for any loss resulting directly or indirectly, wholly or partially, from any of the following causes:
    - a. a) sickness or disease either as a cause or effect
    - b. b) suicide or any intentionally self inflicted injury
    - c. c) any act of war, or undeclared war invasion or civil war.
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  - iii. Except as otherwise provided herein there is no benefit payable for purchase, repair or replacement of eyeglasses, contact lenses or prescriptions thereof.
  - iv. This Policy shall not pay any benefits that are available under any Government Health Insurance Plan, whether the Insured is enrolled in such a plan or not.
  - v. The Insurer will not pay any portion of expenses referred to in this policy which is payable under any Insurance plan or law or under any plan or law that will pay the expense. With the exception of ambulance service expenses, all other expenses claimed herein must be presented or deemed medically necessary by a qualified medical practitioner for the treatment or rehabilitation of the Insured.
  - vi. In no case may an Insured be covered under more than one Sports Accident Policy. Excess premiums paid shall be refunded upon request.
  - vii. This Policy does not apply to and no benefits will be payable to professional athletes earning the major portion of their income from sports activity.
13. **Conditions**
  - i. **Notice of Proof of Claim** In the event of a claim, the Insured shall:
    - a. a) give written notice to All Sport Insurance Marketing Limited or Softball Saskatchewan not later than 30 days from the date of such accident, and
    - b. b) furnish to All Sport Insurance Marketing Limited on forms provided such proof of claims as is reasonable possible within 90 days from such date, and
    - c. c) furnish a certificate as to the cause and nature of the injury for which the claim is made from a legally qualified Medical or Dental Practitioner is so required by the Insurer.
14. In the event of a claim by reason of death of an Insured, the Insurer shall be entitled to receive on forms provided by it due proof of such death, as well as the title and right of the claimant. Any action or proceedings against the Insurer for the recovery of any claim under this policy shall not be commenced more than one year after the date the insurance money became payable or would have become payable if it had been a valid claim.
  - ii. **Currency** All payments to or by the Insurer under this policy shall be paid in Canadian Currency.
  - iii. **The Contract** This policy constitute the entire contract. No provision of this policy may be altered, waived or modified by an endorsement hereon signed by the Insurer.
  - iv. **Accidental Death** If an Insured dies while insured hereunder, the Insurer will, subject to the provisions set forth in the policy, pay to the Estate of the Insured the amount of benefit to which the Insured would have been

entitled.

Medical & Dental Forms are available from the Softball Saskatchewan Office. [E-Mail SMSL](#) for more information.