



HOCKEY CANADA & ASHN ASHL & SATELLITE LEAGUE MEMBERSHIP EXECUTIVE SUMMARY OF INSURANCE



The ASHL & Satellite League Membership of ASHN & Hockey Canada has every reason to be proud of the Insurance Programs they have put in place. These programs are the envy of sport in this country. This document is meant as a summary of the coverage that is in place on behalf of all members of ASHN & Hockey Canada.

Accidental Death and Dismemberment Insurance

This policy provides lump sum benefit payments for total and permanent loss of use of or severance of arms, legs, vision and paralysis. Coverage is extended to include stress counseling, repatriation and rehabilitation benefits as well.

Broker: *B. F. Lorenzetti and Associates*

Insurer/Underwriter: *Chartis*

Limits: *These vary from \$25,000 for Accidental death to \$1,000,000 for paralysis claims*

BENEFITS

When injury results in any one of the following losses within 365 days after the date of the accident, Hockey Canada will compensate:

For Loss of:

Life (as of September 1st 04)	\$ 25,000
Entire sight of both eyes	\$ 50,000
One hand and sight of one eye	\$ 45,000
Speech and hearing in both ears	\$ 45,000
Sight of one eye	\$ 35,000
Speech or hearing in both ears	\$ 30,000

For loss of, or loss of use of:

Both hands or both feet or both legs	\$ 45,000
One hand and one foot.	\$ 45,000
One arm or one leg	\$ 30,000
One hand or one foot	\$ 30,000

Critical Incidence Stress Counselling:

Off-ice maximum per incident	
per insured:	\$ 2,000
for all insureds:	\$ 10,000
On-ice maximum per incident:	\$ 25,000

For Paralysis of (effective September 1st 2004):

All four limbs (Quadriplegia)	\$ 1,000,000
Both Lower Limbs (Paraplegia)	\$ 1,000,000
One arm and leg on the same side of the body (Hemiplegia)	\$ 1,000,000

ALL REIMBURSEMENT CLAIMS MUST INCLUDE ORIGINAL RECEIPTS

**** Please take note the above policy is portable when ASHL/Hockey Canada registered teams play unregistered teams ****

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Accidental Medical/Dental

This policy is self-insured and is designed to reimburse for medical/dental expenses incurred as a result of participation in Hockey Canada programs. Hockey Canada is strictly a supplemental insurer. If you have access to any other insurance, you must pursue it through them first. Hockey Canada shall cover those costs not covered by your primary insurance to our policy limits.

Broker: *None, this is self insured*
Insurer/Underwriter: *Hockey Canada*
Limits: *\$5,000 per accident dental & accident medical*

Accidental Dental Benefit

When accidental injury to whole or sound teeth shall, within 30 days, require treatment, the plan will pay for reasonable expenses actually incurred within 52 weeks after the date of the accident.

Maximum \$1,250 per tooth
Up to a \$5,000 maximum

If, due to the age of the covered members, dental development is not sufficient to permit treatment within 52 weeks, a report from the dentist or dental surgeon is required within 90 days of the date of accident, stating pertinent facts as to the damage. On receipt of a satisfactory report, the incurred expenses will be paid, subject to a maximum future treatment limit of \$5,000. Capped or crowned teeth shall be deemed as whole or sound.

Accidental Medical Treatment Benefit

When by reason of injury, and within thirty days from the date of the accident, the Insured Person requires medical treatment or incurs expenses for any of the following services, while under the regular care and attendance of a legally qualified physician or surgeon who is not a member of the immediate family of the Insured Person with respect to items 1 to 7:

1. Private duty nursing by a licensed graduate nurse (R.N.) who does not ordinarily reside in the Insured Person's home or is not a member of his/her immediate family;
2. Ambulance transportation, when such service is provided by a Professional Ambulance Service of the nearest approved hospital which is equipped to provide the required and recommended necessary treatment, ambulance expenses will be reimbursed at 100%;
3. Hospital services for which benefits are not provided by any Federal or Provincial Government Hospital Insurance Plan administered by the Province or Territory in which the Insured Person normally resides, whether paid or not;
4. Rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;
5. Fees of a licensed physiotherapist, athletic therapist, chiropractor or osteopath recommended by a legally qualified physician or surgeon, will be reimbursed up to \$500 in any one hockey season. No payments will be made to any team personnel who refer players to their clinic for treatment.
6. Drugs and medicines purchased by prescription made by a physician or surgeon.
7. Miscellaneous expenses such as hearing aids, crutches, splints, casts, trusses and braces, but excluding replacement thereof.

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Weekly Accident Indemnity Benefit

If you are gainfully employed (at least 20 hours per week) and you suffer Injury, Hockey Canada shall pay a Weekly Accident Indemnity Benefit subject to the following conditions:

Broker: None, this is self insured
Insurer/Underwriter: Hockey Canada
Term of the Policy: September 1-August 31 (Annually)
Limits: \$250 per week to a max of \$1,000

Weekly Accident Indemnity Benefit (Loss of Income) Required Paperwork:

1. Employee Cheque Stub
2. T4
3. Letter from doctor or employer indicating time period off work

PLEASE NOTE: Players must be out of work for a **minimum of 14 consecutive days**

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