

Policy #1JC40
New Brunswick Interscholastic Athletic Association

Coverage

To provide protection against losses resulting from Bodily Injury due to accident for:

- Players, Coaches, Managers and Trainers (excluding Players, Coaches and Trainers involved in Ice Hockey) during official games, practices and team/club travel throughout the entire season (from the date of first practice to the date season ends).
- Executive Officers, Member Teams and officials (excluding Players, Coaches and Trainers involved in Ice Hockey) during official games, practices and team/club travel throughout the entire season (from the date of first practice to the date season ends) and travel directly to or from residence and the place of such practice session or game along a normal and reasonable route, without delay or stop over.
- Student Volunteers, excluding Parent and Teacher Volunteers, and Student Volunteers in the Ice Hockey program while performing their assigned and supervised volunteer duties at the volunteer work site. Travel to and from the volunteer work site is excluded.

Benefit Highlights

- \$10,000 Principal Sum in the event of death due to accident.
- Up to 200% of the Principal Sum in the event of loss of use of hands, arms or legs, quadriplegia, paraplegia or hemiplegia, loss of speech and/or hearing or dismemberment.
- Up to \$10,000 for the cost of prescription drugs, ambulance fees, hospital charges in excess of standard ward accommodation, licensed physiotherapist, certified sports therapists and chiropractor's fees; private duty nurses (R.N.) and miscellaneous expenses such as crutches, splints, braces, trusses, etc.
Some of the benefits have their own maximums.
- Up to \$5,000 for dental treatment for all sports other than field hockey and rugby resulting from injury to whole and sound teeth (including capped or crowned teeth).
- Up to \$2,000 for dental treatment for field hockey and rugby resulting from injury to whole and sound teeth (including capped or crowned teeth)
- Up to \$500 if a bone or bones are fractured (including chip and linear fractures).
- Up to \$50 for emergency taxi transportation from the scene of the accident to the nearest hospital or doctor's office following an injury.
- Up to \$5,000 if rehabilitation training is required as a result of a sports accident.
- Up to \$2,000 if tutorial courses are required during post-accident confinement.
- Up to \$20,000 for Permanent Total Disability Indemnity, as the result of injury occurring prior to age 65. Insured Person must be 18 years of age or over.
- Up to \$500 for Dentures or Bridgework
- Up to \$100 for Eyeglasses or Contact Lenses
- Up to \$750 for Special Transportation – 5 round trips per year.
- Up to \$3,000 for Prosthetic Appliances as the result of any one accident.
- Up to \$300 for Hotel Accommodations – 6 nights.

Notes

- Any of the above losses, costs, expenses or treatments must be incurred within 52 weeks from the date of the accident.
- There is no limit to the number of accidents covered per Insured Person.
- The policy is subject to and does not contravene any Federal or Provincial statutory requirements with respect to Hospital or Medical Plans.
Reimbursement of medical and medical expenses will be reduced by any amount paid or payable under any policy providing similar reimbursement expenses.
- Travel medical coverage outside Canada is recommended and available upon request.

Exclusions to the Plan

- Self-inflicted injuries, while sane or insane.
- Any of the hazards of aviation, other than while on a regular scheduled flight.
- Expenses for eyeglasses or contact lenses or prescription therefore, except if specifically provided in the policy.
- Massage treatment.
- The purchase, repair or replacement of artificial teeth, dentures, fillings or crowns, except if specifically provided in the policy.
- Sickness or disease.
- Experimental drugs or medical treatment.
- Medical services rendered by physicians, surgeons, nurses, physiotherapists, certified sports therapists and chiropractors employed by or engaged by the Policyholder.
- Expenses by a person who is not covered under any Federal or Provincial Hospital or Medical Plan.

The information shown is not intended to be a complete description of all terms, conditions and exclusions applicable to the coverage. In all cases, the coverage offered by SSQ Financial Group are governed by the actual policy wording under Policy #1JC40.