



Alpine Canada Alpin
Summary of Coverage
Policy Term: July 1, 2007 to July 1, 2008
Policy # 06HSB14246-005

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set for in the policy. It is intended to provide basic details of coverage that are fully described in Lloyd's Master Policy No. 06HSB14246-005

SPORT ACCIDENT PROGRAM

Eligibility: All FIS licenced athletes, managers, coaches and officials on record with Alpine Canada Alpin.
Class 1 – FIS Licenced National Team Athletes and Coaches
Class 2 – Other FIS Licensed Athletes, Teams, Coaches and Officials specifically named by ACA and not insured under Class 1

Scope of Coverage: Injury sustained by the Insured Person while and in consequence of:

- a) Participating in a training program of the sport for which coverage is indicated in the Schedule, which program is approved by and under the supervision of proper authority of Alpine Canada Alpin of which the insured person is a member
- b) Participating in a tour (travel) of the sport for which coverage is indicated in the Schedule, provided such Tour is approved by and under the supervision of proper authority of Alpine Canada Alpin of which the insured person is a member
- c) Participating in a Competition of the sport for which coverage is indicated in the Schedule, which competition is approved by and under the supervision of proper authority of Alpine Canada Alpin of which the insured person is a member
- d) Travelling directly to or from such Training Program, Tour or Competition, under the supervision of Alpine Canada Alpin of which the insured person is a member



Sport Accident Program cont...

COVERAGE	MAXIMUM PAYABLE	
	Class 1	Class 2
<i>Accident Indemnity:</i>	\$25,000	\$25,000
<i>Permanent Disability:</i>	\$25,000	\$25,000
<i>Accident Medical Expenses:</i>	\$15,000	\$15,000
➤ <i>Hospital</i>	Semi private	Semi private
➤ <i>Nurse</i>	\$5,000 per accident	\$5,000 per accident
➤ <i>Prescription drugs</i>	Up to limit	Up to limit
➤ <i>Physiotherapist or Certified Athletic Therapist</i>	\$40 per treatment maximum \$1,000 per accident	\$40 per treatment maximum \$1,000 per accident
➤ <i>Ambulance</i>	\$1,000 per accident	\$1,000 per accident
➤ <i>Hearing aids, crutches, splints casts trusses and braces</i>	\$750 per policy term	\$750 per policy term
➤ <i>Rental of wheelchair, iron lung, medical equipment</i>	\$5,000 per accident	\$5,000 per accident
➤ <i>Expenses for the services of chiropractor, osteopath, chiropodist or podiatrist, massage therapist on the recommendation of a physician, speech therapist, psychologist</i>	\$5,000 per accident	\$5,000 per accident
➤ <i>Laboratory tests</i>	Included	Included
➤ <i>Expenses incurred for x-rays and MRI's for the purpose of diagnostic purposes</i>	\$1,000 per accident	\$1,000 per accident
<i>Accidental Dental:</i>	\$3,000	\$2,000
<i>Home Alteration and Vehicle Modification Benefit</i>	\$10,000	\$10,000
<i>Fracture, etc.:</i>	Up to \$1500	Up to \$1500
<i>Emergency Taxi:</i>	\$50	\$50
<i>Rehabilitation:</i>	\$10,000	\$10,000
<i>Tutorial:</i>	\$3,000	\$3,000
<i>Eyeglasses:</i>	\$200	\$150
<i>Special Transportation:</i>	\$500	\$500
<i>Over Use (physiotherapist, chiropractician)</i>	Yes	Yes



OUT-OF-COUNTRY MEDICAL

Eligibility: Mandatory for all active full-time eligible persons under age 80, who are covered under a Canadian federal and/or provincial health and hospitalization insurance plan, classified as follows:

Class 1 – FIS licenced National Team Athletes and Coaches

Class 2 –Other FIS Licensed Athletes, Teams, Coaches and Officials specifically named by ACA and not insured under Class 1

Scope of Coverage: Full 24 hour, while travelling on a Tour outside the province of residence.

With respect to Class 1

“Tour” means travel, undertaken by the eligible person, which commences on the date of departure from the eligible person’s province of residence and continues until the return date to his/her province of residence, subject to a maximum duration of 60 consecutive days. Number of Trips are unlimited.

With respect to Class 2

“Tour” means travel, undertaken by the eligible person, which commences on the date of departure from the eligible person’s province of residence and continues until the return date to his province of residence, subject to a maximum duration of 20 days

COVERAGE	MAXIMUM PAYABLE	
	Class 1	Class 2
Medical Reimbursement Expenses	\$50,000	\$50,000
Repatriation	\$25,000	\$10,000
Evacuation Benefit – includes Emergency Air Transport	\$250,000	\$250,000
Accidental Dental	\$2,000	\$2,000
Family Transportation and Accommodation Benefit	\$10,000	\$10,000
Trip Cancellation (as result of an accident)	\$1,000	N/A
Days Out of Country*	60 days	20 days
*Extension available for days out of Country	Please contact the Alpine Canada office to arrange	