

iPlayHockey.ca
Sport Accident Non-Contact
Summary of Coverage

Description of Operations: Recreational Hockey Association - **Non-Contact Hockey**

Insurer: Trinity Sport, a Division of Trinity Underwriting Managers Ltd.

Policy Number: TS000035-2020-001

Mailing Address: 1420 Blair Place, Suite 600, Ottawa, ON K1J 9L8

Location: 1420 Blair Place, Suite 600, Ottawa, ON K1J 9L8

DESCRIPTION OF PARTICIPANT ACCIDENT

Based on the following: Participant Accident

INSURED:

The Insurer does hereby agree with the Named Insured to insure all player members, managers and coaches of the Named Insured against loss resulting directly and independently of all other causes from accidental bodily injuries sustained while this policy is in force while and in consequence of:

- a) Participating as a player member, manager or coach of the Named Insured in practice or competition which is organized under the supervision and direction of the Named Insured; or
- b) being transported with other player members of the Named Insured as a group to or from the place of such practice or game; all under the supervision and direction of the Named Insured

Principal Sum Amount	Participating Members
\$50,000	Non-Contact
Aggregate Limit per any one accident - \$1,000,000	

Schedule of Specific Loss Indemnity	MAXIMUM Any One Accident
Loss of Life	The Principal Sum
Loss of Both Hands	The Principal Sum
Loss of Both Feet	The Principal Sum
Loss of Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of One Hand and Sight of One Eye	The Principal Sum
Loss of One Foot and Sight of One Eye	The Principal Sum
Loss of One Arm	3/4 of The Principal Sum
Loss of One Leg	3/4 of The Principal Sum
Loss of One Hand	2/3 of The Principal Sum
Loss of One Foot	2/3 of The Principal Sum
Loss of the Entire Sight of One Eye	2/3 of The Principal Sum
Loss of Thumb and One Index Finger	1/3 of The Principal Sum
Loss of One Thumb or One Finger	1/30 of The Principal Sum
Loss of Speech and Hearing in Both Ears	The Principal Sum
Loss of Speech	1/2 of The Principal Sum
Loss of Hearing in Both Ears	1/2 of The Principal Sum
Loss of Hearing in One Ear	1/6 of The Principal Sum
Quadriplegia (total paralysis of both upper and lower limbs)	The Principal Sum
Paraplegia (total paralysis of both lower limbs)	3/4 of The Principal Sum
Hemiplegia (total paralysis of upper and lower limbs of one side of the body)	1/2 of The Principal Sum
Family Transportation - any one insured person	\$2,500
Repatriation - any one insured person (within 200kms)	\$5,000
Medical Expense Reimbursement - any one insured person	\$15,000
Prosthetic Appliances - any one insured person	\$3,000

Rehabilitation - any one insured person	\$3,000
Tuition Benefit - any one insured person	\$25 per hour/ \$2,000 maximum
Emergency Transportation - any one insured person	\$100
of the thigh (femur)	33% of the Fracture Indemnity
of the pelvis	33% of the Fracture Indemnity
of the knee cap	27% of the Fracture Indemnity
of the lower leg	25% of the Fracture Indemnity
of the shoulder blade	25% of the Fracture Indemnity
of the ankle (small bones)	25% of the Fracture Indemnity
of the wrist (small bones)	25% of the Fracture Indemnity
of the forearm (compound or comminuted)	23% of the Fracture Indemnity
of the forearm (not compound or comminuted)	12% of the Fracture Indemnity
of the sacrum or coccyx	17% of the Fracture Indemnity
of the sternum	17% of the Fracture Indemnity
of one hand (one or more metacarpals)	8% of the Fracture Indemnity
of the foot (one or more metacarpals)	8% of the Fracture Indemnity
of the facial bones	8% of the Fracture Indemnity
of one rib	5% of the Fracture Indemnity
of any bone not specified above	3% of the Fracture Indemnity
Dislocation	
of the hip	42% of the Fracture Indemnity
of the knee (with open primary repair)	33% of the Fracture Indemnity
of the shoulder (with open reduction)	25% of the Fracture Indemnity
of the wrist	17% of the Fracture Indemnity
of the ankle	17% of the Fracture Indemnity
of the elbow	12% of the Fracture Indemnity
of the bones of the foot, other than toes	8% of the Fracture Indemnity
Severance of Tendon or Tendons	
Heel (Achilles)	22% of the Fracture Indemnity
Ankle	20% of the Fracture Indemnity
Foot (not toes)	17% of the Fracture Indemnity
Elbow	17% of the Fracture Indemnity
Wrist	12% of the Fracture Indemnity
Hand (including fingers)	12% of the Fracture Indemnity
Miscellaneous	
Rupture of Kidney (operative)	27% of the Fracture Indemnity
Rupture of Liver	27% of the Fracture Indemnity
Rupture of Spleen	27% of the Fracture Indemnity
Puncture of Lung (with open surgery)	23% of the Fracture Indemnity
Burns - requiring one or more skin grafts	22% of the Fracture Indemnity
Knee - injured and requiring surgery (where there is no fracture)	22% of the Fracture Indemnity
Bone Operation - injured portion removed	20% of the Fracture Indemnity

Exclusions:

1. War, Invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
2. While the person is serving in the armed forces in time of war;
3. By bodily or mental infirmity of the Insured Person or by hernia, either as a cause or effect, ptomaines, bacterial infections (except pyogenic infections which shall occur with and through an accidental cut or wound) or by any other kind of disease;
4. By suicide or attempt thereof including any intentionally self-inflicted injury;
5. By air travel, except as provided in Special Conditions 4;
6. In whole or in part, out of terrorism or out of any activity or decision of a government agency or other entity to prevent, respond to or terminate terrorism. This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the bodily injury

Subject to:

Completed Application
2019-20 Loss Runs from Prior Carrier
Return to Play Protocols

***Terrorism, Data, Mold, Fungi & Asbestos Exclusions are applicable to all sections of the policy.**

IMPORTANT:

This "Summary of Coverage" is intended for use as evidence that the insurance coverage described herein is in force. It is subject to the standard terms, definitions and conditions of the policy issued by the insurer(s) for this type of insurance, the conditions, limitations and exclusions of which shall prevail at all times. It will terminate on its expiry date or when