

Canlan Ice Sports Corp.

Policy Number 056/029922A - Class 2

Eligibility	Adult players under age 70 who have signed up for coverage and have paid the appropriate premium.
Territory	All coverage under this policy is limited to Canada and all benefit expenses must be incurred in Canada.
Scope of Coverage	Your protection applies only to Injury sustained while you are participating in a practice session or game which is approved by and under the supervision of proper authority of the Policyholder, including travel directly to and from such practice session or game.
Alcohol and Drug Exclusion	This Insurance does not cover any claim arising out of bodily injury caused or contributed to by: <ol style="list-style-type: none"> alcohol abuse or addiction or being under the influence of alcohol as defined by the vehicle code of the state or province in which the Accident occurred; or being under the influence of drugs or narcotics not legally available unless used as prescribed by a licensed Physician for a medical condition other than drug addiction.
Claim Procedures	Written notice must be given to Insurer within 30 days and written proof must be submitted within 90 days of the date a claim arises.
How to Claim	Download and complete claims forms from www.suttonspecialrisk.com . For claims and benefits inquiries call: 1-800-461-3292 or email: claims@suttonspecialrisk.com
Currency	Benefits will be payable in Canadian currency.
Insurer	Certain Underwriters at Lloyd's London through Sutton Special Risk Inc.

Accidental Death & Dismemberment Insurance - Group Accident Protection

Benefit Amount	You are insured for the Principal Sum indicated below: \$10,000.
Additional Benefits	<ul style="list-style-type: none"> ▪ Permanent Total Disability - equal to Principal Sum ▪ Accident Medical - maximum \$10,000 ▪ Accident Dental - maximum \$5,000 for non-contact sports and maximum of \$1,000 for contact sports ▪ Repatriation - maximum \$10,000 ▪ Rehabilitation - maximum \$10,000 ▪ Family Transportation - maximum \$10,000 ▪ Home Alteration & Vehicle Modification - maximum \$10,000 ▪ Emergency Taxi - maximum \$50 ▪ Tuition Expense - limited to \$20 per hour and overall maximum of \$2,000 ▪ Prosthetic Appliance - maximum \$5,000 ▪ Accident Vision - maximum \$100 ▪ Dentures or Bridgework - maximum \$500 ▪ Fracture Schedule - maximum \$1,000
Aggregate Limit	\$1,000,000 for any one known accumulation and \$400,000 per any one Aircraft accumulation
Exposure	If, while this coverage is in force, you are unavoidably exposed to the elements due to an accident and if, as the result of such exposure and within 365 days of the accident, you suffer a loss which would otherwise be payable, such loss will be covered.
Disappearance	If you disappear and your body is not found within one year and sufficient evidence is provided and confirms that you sustained accidental bodily injury which caused your death, the Insurer will pay the Principal Sum, provided that the person or persons to whom such sum is paid sign an undertaking to refund such sum to the Insurer if you are subsequently found to be living.

<p>Loss Schedule</p>	<p>If your bodily injuries result in your Accidental Death, Dismemberment, Loss of Speech and/or Hearing, Paralysis and Loss of Use occurring within 12 months of the date of the accident, the Insurer will pay the percentage of the Principal Sum shown opposite such loss. Each sum is calculated based on your amount of Principal Sum.</p> <p style="text-align: right;">Percentage of Principal Sum</p> <p>Loss of Life.. 100%</p> <p>Loss of or Loss of Use of Both Arms..... 100%</p> <p>Loss of or Loss of Use of Both Legs..... 100%</p> <p>Loss of or Loss of Use of Both Hands..... 100%</p> <p>Loss of or Loss of Use of Both Feet..... 100%</p> <p>Loss of Entire Sight of Both Eyes..... 100%</p> <p>Loss of or Loss of Use of One Hand and One Foot..... 100%</p> <p>Loss of or Loss of Use of One Hand and Entire Sight of One Eye..... 100%</p> <p>Loss of or Loss of Use of One Foot and Entire Sight of One Eye..... 100%</p> <p>Loss of or Loss of Use of One Arm..... 80%</p> <p>Loss of or Loss of Use of One Leg..... 80%</p> <p>Loss of or Loss of Use of One Hand..... 75%</p> <p>Loss of or Loss of Use of One Foot..... 75%</p> <p>Loss of Entire Sight of One Eye..... 75%</p> <p>Loss of or Loss of Use of Thumb and Index Finger of Any One Hand..... 33%</p> <p>Loss of or Loss of Use of Four Fingers of Any One Hand..... 33%</p> <p>Loss of All Toes on One Foot..... 25%</p> <p>Loss of Speech and Hearing in Both Ears..... 100%</p> <p>Loss of Speech..... 75%</p> <p>Loss of Hearing in Both Ears..... 75%</p> <p>Loss of Hearing in One Ear..... 67%</p> <p>Paraplegia (Both Lower Limbs)..... 200%</p> <p>Hemiplegia (Upper and Lower Limbs on the Same Side of the Body)..... 200%</p> <p>Quadriplegia (Both Upper and Lower Limbs)..... 200%</p> <p>Brain Death..... 100%</p> <p>NOTE: If more than one of the losses occur as the result of one accident, the total amount payable shall not exceed the Principal Sum or in the case of Paralysis, benefits shall not exceed 200% of the Principal Sum.</p>
<p>Exclusions</p>	<p>This insurance does not cover any claim arising out of bodily injury caused or contributed to by:</p> <ul style="list-style-type: none"> a) declared or undeclared war or any act thereof or invasion; b) actively participating in acts of terrorism, civil commotions or riots of any kind; c) training, serving or taking part in any capacity in the armed forces (land, sea or air) or their operations, of any country or international authority; d) while serving as a pilot or crew member of any aircraft or while as a passenger in an aircraft which is being used for a purpose other than transportation; e) suicide or attempted suicide or intentional self-injury; f) injury sustained while you are riding in, boarding or alighting from an aircraft owned or leased, by or on behalf of the Policyholder, or any subsidiary or affiliate of such Policyholder, unless specific written agreement has been obtained from the Insurer; or g) acts of terrorism which involve the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s).
<p>Payment of Benefits</p>	<p>Benefits for Loss of Life are payable to the Insured Person's designated beneficiary (or to the Insured Person's Estate if no such designation is made).</p> <p>Accident Medical Expense Benefits: All or a portion of benefits provided by this Policy may, at the option of the Insurer, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to the Insured Person.</p> <p>All other claims will be paid to the Insured Person. In the event the Insured Person is a minor, incompetent or otherwise unable to give a valid release for the claim, We through our Underwriter may make arrangement to pay claims to the Insured Person's legal guardian, committee or other qualified representative.</p>