



Accident & Medical Benefits Summary

Alberta Soccer Association

Policy 386/025346A

Eligibility	Athletes, Coaches, Officials/Umpires & Volunteers under age 65 who are travelling outside their province of residence in respect of activities sanctioned by the Policyholder
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
Emergency Assistance	24 Hour Worldwide Assistance services are provided by On Call International <i>In the event of an emergency, immediately call:</i> Toll Free (North America): 1-855-464-8968 Call collect from elsewhere in the world: +1 603-328-1355
Currency	Benefits will be payable in Canadian currency.
Insurer	Certain Underwriters at Lloyd's London through Sutton Special "Risk Inc.

This Benefits Summary highlights the principal features of your coverage. For a more detailed plan description including coverage provisions, limitations and exclusions, contact your plan administrator.

Accidental Death & Dismemberment Insurance - Business Travel Only

- Coverage is limited to while you are travelling outside your province of residence in respect of activities sanctioned by the Policyholder only, up to a maximum of 60 days per trip.**

Benefit Amount	You are insured for the Principal Sum indicated below: \$25,000		
Additional Benefits	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> ▪ Surgical Reattachment - 50% of specific loss benefit ▪ Repatriation - maximum \$15,000 ▪ Identification - maximum \$15,000 ▪ Rehabilitation - maximum \$15,000 ▪ Rehabilitative Physical Therapy - maximum \$10,000 ▪ Funeral - maximum \$5,000 ▪ Bereavement - maximum \$1,500 (limited to 6 sessions) ▪ Spousal Retraining - maximum \$15,000 </td> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> ▪ Special Education - 5% of Benefit Amount to maximum of \$10,000 per year ▪ Day Care - 5% of Benefit Amount to maximum of \$5,000 per year ▪ Family Transportation - maximum \$15,000 ▪ Home Alteration & Vehicle Modification - maximum \$15,000 or 10% of Benefit Amount to a maximum of \$25,000, whichever is greater ▪ Seat Belt - 10% of Benefit Amount ▪ Parental Care - 10% of Benefit Amount to a maximum of \$10,000 </td> </tr> </table> <p><i>The additional benefits provided under the plan include the benefits listed above. For coverage provisions and limitations, contact your plan administrator.</i></p>	<ul style="list-style-type: none"> ▪ Surgical Reattachment - 50% of specific loss benefit ▪ Repatriation - maximum \$15,000 ▪ Identification - maximum \$15,000 ▪ Rehabilitation - maximum \$15,000 ▪ Rehabilitative Physical Therapy - maximum \$10,000 ▪ Funeral - maximum \$5,000 ▪ Bereavement - maximum \$1,500 (limited to 6 sessions) ▪ Spousal Retraining - maximum \$15,000 	<ul style="list-style-type: none"> ▪ Special Education - 5% of Benefit Amount to maximum of \$10,000 per year ▪ Day Care - 5% of Benefit Amount to maximum of \$5,000 per year ▪ Family Transportation - maximum \$15,000 ▪ Home Alteration & Vehicle Modification - maximum \$15,000 or 10% of Benefit Amount to a maximum of \$25,000, whichever is greater ▪ Seat Belt - 10% of Benefit Amount ▪ Parental Care - 10% of Benefit Amount to a maximum of \$10,000
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Aggregate Limit	\$500,000 for any one known accumulation and \$500,000 per any one Aircraft accumulation		

This Benefits Summary highlights the principal features of the plan, which is governed by the terms of the master policy.

Major Medical Insurance - Emergency Treatment Only - Business Travel Only (Single Coverage)

- You must be covered under a Provincial Government Health Insurance Plan to be eligible for the Major Medical benefit.
- Coverage is limited to while you are travelling outside your province of residence in respect of activities sanctioned by the Policyholder only, up to a maximum of 60 days per trip.

Benefit Percentage	100%
Deductible	<p>Within the United States of America: Medical providers within the PPO Network: 100% Medical providers outside the PPO Network: 70%</p> <p>Outside the United States of America: 100%</p>
Maximum	\$1,000,000 lifetime per Insured Person
Pregnancy Benefits	Not Covered
Covered Expenses	<ul style="list-style-type: none"> ▪ Semi-private room and board and other necessary Hospital services and supplies ▪ Outpatient Hospital services ▪ Physician services for medical treatment or surgical procedures ▪ Anaesthesia and its administration, diagnostic X-rays and radioactive therapies ▪ Blood Transfusions and blood plasma, oxygen and the administration thereof ▪ Prosthetic appliances, dressings applied by medical personnel, mechanical aids to breathing and similar medical supplies made necessary by disability commencing while covered by this insurance ▪ Professional nursing services rendered by a Nurse (maximum \$10,000 per coverage year) ▪ Local ambulance to and from Hospital where medically necessary ▪ Drugs and medicines which require a written prescription (except during Hospital Confinement) ▪ Allergy treatments ▪ Immunizations normally paid for by a Canadian Provincial Government Health Plan ▪ Diabetic supplies (insulin, syringes and glucose strips) ▪ Licensed physiotherapist, chiropodist, podiatrist, chiropractor, naturopath, osteopath, acupuncturist or massage therapist to a maximum of \$500 per coverage year per type of service ▪ Replacement of prescription glasses or hearing aids required as a result of damage caused by a direct accidental blow occurring while the person is insured ▪ Dental services necessitated by an accidental blow to the mouth (treatment incurred within 90 days, to a maximum \$2,000 per accident) ▪ Air Ambulance, Transportation and Repatriation up to a combined maximum of \$250,000
Pre-existing conditions limitation	<p>With respect to Major Medical benefits, no benefit will be payable for any Loss, Injury or Sickness resulting or caused, in whole or part, from a Pre-existing Condition which, during the 3 months immediately prior to becoming an Insured Person under this Policy:</p> <ul style="list-style-type: none"> i) first manifested itself, worsened, became acute or exhibited symptoms that would have caused an ordinary prudent person to seek diagnosis, care or treatment; or ii) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remained controlled without any change in the required prescription; or iii) the Insured Person received medical treatment for, or which treatment had been recommended by a Physician. <p>Pre-existing condition means an illness, disease or other condition of the Insured Person that existed before the Insured Person's coverage became effective under this Policy.</p>
Pre-Certification Requirements	On Call International must be contacted for all Air Ambulance Services . All hospital and surgical expenses must be pre-certified by On Call International. Family members, friends and Hospital or Physician's office staff may call on your behalf.
Repatriation	If the Insured Person has a serious or terminal illness or condition for which extended or ongoing treatment may be required and such treatment can be provided in Canada at less cost to the Insurer, the Insured Person may be repatriated to their province of residence.

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