

## Definitions

**"Eligible Person"** wherever used in this policy means a member of the policyholder who is a permanent resident of Canada. Benefits upon return to place of residence shall be for a maximum of 90 days.

**"Insured"** wherever used in this policy means a person who is eligible for the insurance applied for and who has paid the full premium required in advance. Premiums paid for insurance for which a person is not eligible shall be refunded.

**"Injury"** wherever used in this policy means bodily injury caused by an accident occurring while the individual certificate is in force, resulting directly and independently from all other causes in loss covered in this policy.

**"Sickness"** wherever used in this policy means sickness or disease contracted and commencing while the individual certificate is in force. The term "sickness" shall include pre-existing medical conditions which were stabilized at the time of booking and in the opinion of the Insured's physician are not expected to interfere with normal activities including travel in the foreseeable future.

**"Economy Flight Fare"** means the lowest one way single seat fare of any ATC or DATA Air Carrier, on any flight departing from the return point of departure to the return destination.

**"Hospital"** means an institution operated pursuant to law for the care and treatment of injured or ill persons, which has organized facilities for diagnosis and surgery providing 24 hour service by legally qualified physicians and registered or graduate nurses, other than an institution which makes no charge that an insured person is required to pay.

**"Physician"** means any person other than the Insured or any member of his or her immediate family who is a practitioner of the healing arts whose legal and professional standing within his jurisdiction is equivalent to a doctor of medicine (M.D.) duly licensed to practice in any province of Canada.

## Limitations and Exclusions

This insurance does not provide expenses incurred directly or indirectly as a result of:

- (a) Injury or sickness for which medical/ hospital benefits are provided under any other insurance policy or plan except for the excess not covered under such other insurance;
- (b) Maintenance therapy for pre-existing medical conditions;
- (c) Dental, chiropractic or any other health services not mentioned specifically in excess medical/ hospital expenses;
- (d) Suicide or self destruction, intentionally self-inflicted injuries or any attempt thereof;
- (e) Declared or undeclared war, civil war, riot, insurrection, invasion or any act thereof;
- (f) An illegal act by the Insured or beneficiary;
- (g) Participation in armed forces training exercises or maneuvers;
- (h) A payment which contravenes any plan of any government or political subdivision or law in Canada;
- (i) Participation in any sport not listed in Appendix A – Premium Rates, unless a special quote is received in writing.

## Claim Procedures

**Notice of Hospitalization:** Notification within **48 hours** of admission to hospital must be provided to All Sport or Crawford.

**Notice of Claim:** Notice of claim (other than hospitalization) must be given to the administrator within 30 days after the occurrence or commencement of any loss covered under this policy or as soon afterwards as is reasonably possible.

**Proof of Loss:** Written proof of loss must be given to the administrator at its home office or to the provincial representative's office within 90 days after the date of loss with respect to a claim for any loss covered under this policy. All necessary forms for filing proof of loss will be furnished by the administrator after it receives notice of claim.

**Payment of Claim:** All benefits payable under this policy will be paid immediately upon receipt of proof of loss satisfactory to the insurer. Benefits payable for loss of life will be paid in accordance with the beneficiary designation provisions. All other benefits will be paid to the Insured.

**ALLSPORT** INSURANCE  
MARKETING LTD.

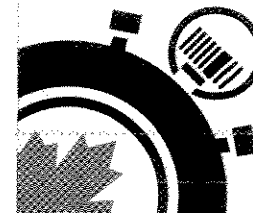
**TRAVELLING OUTSIDE  
YOUR PROVINCE?**

**TRAVEL SECURE!**

**GO PROTECTED!**

**GO WITH  
SPORT T.R.I.P.**

Travel Risk Insurance Protection  
POLICY NO. T.R.I.P. 1108



Underwritten By  
AVIVA Insurance Company of Canada

**\$2,000,000**

**Excess Travel Medical Insurance**

(Aggregate Payable for One Incident \$2,000,000)

Proper training, coaching and protective equipment reduces risks in competition.

Help reduce the individual's risk with unforeseen travel expenses that may include:

**Hospital Services**

**Doctor's Services**

**Ambulance**

**Dental Accidents**

**Out of Pocket Expenses**

**Trip Interruption**

**Repatriation**

**All Sport Insurance Marketing Ltd.**

Can protect you in such an emergency

**A list of all individuals requiring insurance must be provided prior to departure.**

**Coverage is valid only if premium has been paid.**

This brochure is provided for the purpose of explaining the principal features of sport travel available to the Insured under the Master Policy No. T.R.I.P 1108 issued to All Sport Insurance Marketing Ltd.

The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms.

**Benefits**

**Excess Medical/Hospital Expense**

– Accident & Sickness

When as a result of an injury or sickness the Insured requires necessary services of a physician, registered nurse, physiotherapist, hospital, x-ray clinic, laboratory, ambulance or emergency medical return to the outbound point of departure, the Insurer will pay the actual expenses incurred not to exceed the maximum sum stated on the individual confirmation.

Hospital services shall include all necessary services provided normally by a duly registered and licensed hospital excluding services of a nursing home, rest home or by other non-hospital institutions.

Coverage is provided only for expenses incurred by Canadian residents which are in excess of the benefits available under any Canadian federal or provincial hospital and/or medical plan regardless of whether or not the Insured is enrolled in such a plan.

**Blanket Dental Accident Reimbursement**

When an injury to whole or sound teeth including filled or restored teeth requires and receives dental treatment commencing within 30 days of the date of the accident, the Insurer shall pay for the necessary expenses for such treatment rendered within 52 weeks of the accident. Payments for all treatment rendered shall be limited to an aggregate of \$5,000. The following provisions also apply:

- (a) Any payment made under this section shall not exceed the amount specified in the schedule of fees in effect at the time of the accident as published by the dental association of the province in which this policy is issued;
- (b) Capped or crowned teeth shall be deemed as whole or sound teeth;
- (c) No benefit will be payable for expenses of dental treatment incurred for the cost of replacement, adjustment or repair of artificial teeth or dentures (except as otherwise provided herein), any orthodontic treatment, any dental treatment provided solely for cosmetic or esthetic reasons.

**Interruption Insurance**

**Out of Pocket Expenses** In the event covered injury or sickness causes an Insured's delay in returning to the point of departure beyond the return date, the Insurer will pay for reasonable out of pocket expenses incurred by the Insured up to the per diem amount specified in the individual certificate, not to exceed the maximum applicable benefit for all such expenses.

**Trip Interruption** If, after the outbound departure, the Insured is obliged to leave the tour upon a physician's advice due to covered illness or injury, the Insurer will pay for the cost of one way economy class transportation to rejoin the ongoing tour or to original point of departure.

**Repatriation Expense** In the event of covered death of the Insured, occurring after the originating flight date, the Insurer will pay the cost of the actual expense incurred for conveyance of the body and ashes of the insured person to the outbound point of departure, not to exceed the applicable maximum benefit.

**Non Emergency**

**All Sport Insurance Marketing Ltd.**

Tel: (604) 737-3018

Fax: (604) 737-3076

Toll: 1 877 992-2288

info@allsportinsurance.com

**Crawford & Co. (Canada Inc.)**

Tel: (604) 739-3816 Ext. 245

Toll: 1 800 663-1229 Ext. 245

**Emergency**

**Crawford - Claim Alert**

Toll: 1 888 218-2346