

THE CANADIAN RUGBY UNION O/A RUGBY CANADA
 (The Policyholder)

**Policy No. 10013051 issued by iA Special Markets,
 a division of Industrial Alliance Insurance and Financial Services Inc.**

Sports Accident Insurance Plan Summary

ELIGIBILITY

Insured Persons are minor and junior members, senior and recreational members, members of the national team, employees, officers, directors, officials, referees, players, coaches, managers, volunteers and auxiliary workers, and rookie rugby members under age 80 of the Policyholder.

COVERAGE

Any Accident resulting in: death, dismemberment, loss of sight or hearing, or paralysis while:

- (a) participating as an Insured Person of the Policyholder in approved and supervised practice or competition of the sport of rugby; or
- (b) being transported with other Insured Persons directly to or from such practice or competition under supervision of a proper authority of the Policyholder.

BENEFITS

Accidental Death, Dismemberment and Specific Loss Indemnity

The policy provides benefits for Injury resulting in Loss of, or permanent and total Loss of Use of, which occurs within 12 months after the date of the Accident as follows:

Life	The Principal Sum
Brain Death	The Principal Sum
Both Arms	The Principal Sum
Both Hands	The Principal Sum
Both Legs	The Principal Sum
Both Feet	The Principal Sum
Entire Sight of Both Eyes.....	The Principal Sum
One Hand and One Foot	The Principal Sum
One Hand and the Entire Sight of One Eye	The Principal Sum
One Foot and the Entire Sight of One Eye.....	The Principal Sum
Speech and Hearing in Both Ears.....	The Principal Sum
One Arm.....	Three-Quarters of the Principal Sum
One Leg	Three-Quarters of the Principal Sum
One Hand.....	Two-Thirds of the Principal Sum
One Foot.....	Two-Thirds of the Principal Sum
Entire Sight of One Eye.....	Two-Thirds of the Principal Sum
Speech or Hearing in Both Ears	Two-Thirds of the Principal Sum
Thumb and Index Finger of Same Hand	One-Third of the Principal Sum
Four Fingers of Same Hand	One-Third of the Principal Sum
Hearing in One Ear.....	One-Third of the Principal Sum
All Toes of Same Foot.....	One-Quarter of the Principal Sum

Paralysis Benefits

Quadriplegia (complete paralysis of both upper and lower limbs) (Minor and junior members only)	Four Times the Principal Sum
Quadriplegia (complete paralysis of both upper and lower limbs) (All other Insured Persons)	Ten Times the Principal Sum
Paraplegia (complete paralysis of both lower limbs) (Minor and junior members only)	Four Times the Principal Sum
Paraplegia (complete paralysis of both lower limbs) (All other Insured Persons)	Ten Times the Principal Sum

BENEFITS (Continued...)

Accidental Death, Dismemberment and Specific Loss Indemnity (Continued...)

Paralysis Benefits (Continued...)

Hemiplegia (complete paralysis of upper and lower limbs of one side of body) (Minor and junior members only).....	Four Times the Principal Sum
Hemiplegia (complete paralysis of upper and lower limbs of one side of body) (All other Insured Persons)	Ten Times the Principal Sum

Indemnity provided under this part for all losses sustained by an Insured Person as the result of any one Accident will not exceed the following:

- (a) With the exception of Quadriplegia, Paraplegia and Hemiplegia, the Principal Sum;
- (b) With respect to Quadriplegia, Paraplegia and Hemiplegia, four times the Principal Sum in regards to minor or junior members or ten times the Principal Sum in regards to all other Insured Persons, or the Principal Sum if loss of life occurs within 90 days after the date of the Accident.

In no event will indemnity payable for all losses under this part exceed, in the aggregate, four times the Principal Sum in regards to minor and junior members or ten times the Principal Sum in regards to all other Insured Persons as the result of the same Accident.

“Accident” or “Accidental” whenever used in the policy means a sudden, unforeseen and unexpected event which arises from a source external to an Insured Person and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease or treatment for the illness or disease. This event must occur while the policy is in force and be the basis of claim.

“Injury” whenever used in the policy means bodily injury caused by an Accident occurring while the policy is in force as to the Insured Person whose injury is the basis of claim and resulting directly and independently of all other causes in loss covered by the policy, and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease, or treatment for the illness or disease.

“Loss” whenever used in the policy with reference to hand or foot means complete severance at or above the wrist or ankle joint but below the elbow or knee joint; as used with reference to arm or leg means complete severance at or above the elbow or knee joint; as used with reference to thumb and fingers means complete severance at or above the metacarpophalangeal joint; as used with reference to toes means complete severance at or above the metatarsophalangeal joint; as used with reference to eye means the irrecoverable loss of the entire sight thereof; as used with reference to speech means the total and irrecoverable loss thereof; as used with reference to hearing means the total and irrecoverable loss thereof; and as used with reference to Quadriplegia, Paraplegia and Hemiplegia means the permanent and irrecoverable paralysis of such limbs.

“Loss of Use” whenever used in the policy means a loss which is permanent, total, irrecoverable and continuous for a period of 12 months from the date of the Accident.

Sports Accident Insurance Plan Summary (Continued...)

BENEFITS (Continued...)

Accidental Dental Reimbursement Benefit

Reimbursement for reasonable and customary treatment by a licensed dentist or dental surgeon if required within 30 days of an Accident due to Injury to whole or sound teeth caused by a force or blow external to the mouth, subject to a maximum of \$5,000.00. Capped or crowned teeth are considered whole or sound.

Accidental Medical Reimbursement Benefit (If Purchased)

Reimbursement for expenses incurred as the result of an Accident that are not covered under provincial health care, subject to a maximum of \$25,000.00, including expenses for:

- physician, surgeon or anaesthetist fees;
- expenses for the services of a Nurse when recommended by a physician, subject to a maximum of \$5,000.00 per any one Accident;
- transportation by a licensed ambulance service or, when recommended by a physician, by any other conveyance licensed to carry passengers for hire to or from the nearest hospital which is equipped to provide the required treatment, subject to a maximum of \$5,000.00 per any one Accident;
- transportation by a licensed air ambulance service when recommended by a physician, to or from the nearest hospital which is equipped to provide the required treatment, subject to a maximum of \$25,000.00 per any one Accident;
- hospital charges for the difference between the public ward allowance under your provincial hospital plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician), subject to a maximum of \$5,000.00 per any one Accident and per any one policy year;
- rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary, subject to a maximum of \$5,000.00 per any one Accident;
- fees for the services of a licensed physiotherapist, registered massage therapist or certified athletic sports therapist, when recommended by a physician, subject to a maximum of \$300.00 per practitioner per any one Accident and per any one policy year;
- drugs and medicines which require the written prescription of a physician and are dispensed by a registered pharmacist, subject to a maximum of \$150.00 per any one Accident;
- miscellaneous expenses for hearing aids, crutches, splints, casts, trusses and braces, but not including replacement thereof; braces do not include dental braces, or;
- fees for the services of a licensed chiropractor, subject to a maximum of \$300.00 per any one Accident.

Bereavement Benefit

Payable as the result of the Accidental death of the Insured Person for reasonable and necessary expenses actually incurred by the Insured Person's spouse and dependent children for up to six sessions of grief counseling by a professional counselor, subject to a maximum of \$1,500.00.

BENEFITS (Continued...)

Day Care Benefit

Payable as the result of the Accidental death of the Insured Person for reasonable and necessary expenses actually incurred for each year the Insured Person's dependent child is enrolled in a legally licensed day care centre, but not to exceed four years which must run consecutively with respect to any one dependent child, subject to a maximum of five percent of the Insured Person's Principal Sum to a maximum of \$5,000.00.

Education Benefit

Payable as the result of the Accidental death of the Insured Person for which benefits are payable under the policy to any dependent child who on the date of Accident was enrolled as a full-time student in any institution of higher learning beyond the secondary school level but not to exceed four consecutive annual payments, subject to five percent of the Insured Person's Principal Sum to a maximum of \$10,000.00.

Eyeglasses and Contact Lenses Benefit

Payable as the result of Injury which requires and receives treatment by a physician and results in the purchase of eyeglasses or contact lenses within 12 months from the date of the Accident when none of which were previously required or worn, subject to a maximum of \$200.00.

Family Transportation Benefit

Reimbursement for reasonable expenses actually incurred by a member of the immediate family for hotel accommodation and transportation to visit an Insured Person confined as an in-patient as a result of a covered loss in a hospital located from a point of not less than 150 kilometers from the Insured Person's normal residence, subject to a maximum of \$15,000.00.

Funeral Expense Benefit

Payable as the result of the Accidental death of the Insured Person for the actual expense incurred for the funeral when the loss of life benefit is payable under "Accidental Death, Dismemberment and Specific Loss Indemnity" of the policy, subject to a maximum of \$5,000.00.

Home Alteration and Vehicle Modification Benefit

Payable as the result of a loss covered by the policy where the Insured Person subsequently requires the use of a wheelchair to be ambulatory, is subject to either a flat \$15,000.00 or ten percent of the Insured Person's Principal Sum to a maximum of \$25,000.00 as the result of any one Accident, whichever is greater.

Identification Benefit

Reimbursement of the reasonable and necessary transportation, lodging and board (maximum three consecutive nights) expense incurred for a member of the immediate family to identify the deceased Insured Person whose body is located not less than 150 kilometers from the Insured Person's normal residence, subject to a maximum of \$15,000.00.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation.

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Sports Accident Insurance Plan Summary (Continued...)

BENEFITS (Continued...)

Parental Care Benefit

Payable as the result of the Accidental death of the Insured Person to any eligible dependent parent who, at the time of the Accident, is a resident in a licensed nursing care facility, or enrolled in a home health care program, or living in your residence, or receiving support and care provided by you. subject to a maximum of \$10,000.00.

Private Tuition Expense

Payable for expenses of a qualified teacher including labor charges, wiring and rental of equipment to provide tutorial services from the school to the residence or hospital where the Insured Person is disabled and totally confined, subject to a maximum of \$1,000.00. Confinement must begin within 100 days from the date of the Accident and continue for a period in excess of 40 consecutive school days.

Rehabilitation Benefit

Payable as the result of an Accident for training to engage in a special occupation which would not have been engaged except for the Injury. Benefit is payable within two years of the Accident and is subject to a maximum of \$15,000.00.

Rehabilitative Physical Therapy Benefit

Reimbursement for reasonable expenses actually incurred by an Insured Person for rehabilitative physical therapy as a result of Injury. Benefit is payable within three years of the Accident and is subject to a maximum of \$15,000.00.

Repatriation Benefit

Reimbursement of the actual expense incurred for preparation and transport of the deceased Insured Person to the city of residence of the Insured Person if loss of life occurs within 12 months from the date of the Accident, subject to a maximum of \$15,000.00.

Seat Belt Benefit

In the event the Insured Person sustains an Injury which results in a loss payable under the policy, the Principal Sum will be increased by 10% if, at the time of the Accident, the Insured Person was driving or riding in a vehicle and wearing a properly fastened seat belt.

Spousal Retraining Benefit

Payable as the result of the Accidental death of the Insured Person for expenses incurred within three years from the date of the Accident by the Insured Person's spouse for occupational training to become qualified for active employment, subject to a maximum of \$15,000.00.

EXCLUSIONS

Cover does not apply to any loss caused or contributed to by:

- declared or undeclared war or any act of war;
- suicide or self-destruction, while sane or insane;
- flying as a pilot or crew member in any aircraft;
- flying in owned, operated, leased or chartered aircraft of the Policyholder;
- sickness or disease, either as a cause or effect.

EXCLUSIONS (Continued...)

The following expenses are excluded:

- repair or replacement of eyeglasses or contact lenses or prescriptions therefor except as provided in the part "Eyeglasses or Contact Lenses Benefit";
- x-rays, repair or replacement of pre-existing dentures, fillings or crowns, except as provided in the part "Accidental Medical Reimbursement Benefit";
- experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada or patent medicines;
- experimental medical treatments;
- a brace or similar device used for non-therapeutic purposes or solely for participating in sports or other leisure activities;
- medical services rendered by nurses, physiotherapists, certified athletic sports therapists and chiropractors employed or engaged by the Policyholder;
- expenses incurred by an Insured Person which are insured services or basic health services under the medical care or hospital plan of the province in which the Insured Person is resident, whether or not the Insured Person is covered thereunder.

EXPOSURE AND DISAPPEARANCE

If due to Accident the Insured Person is unavoidably exposed to the elements and such exposure, within 12 months of the date of the Accident, results in a loss for which indemnity would otherwise have been payable under the policy, such loss will be deemed to be the result of Injury.

Where, due to the Accidental wrecking, sinking or disappearance of a conveyance in which the Insured Person was riding, the Insured Person disappears, and if the body is not found within 12 months after the date of such wrecking, sinking or disappearance, it will be presumed, subject to there being no evidence to the contrary and subject to all other terms and conditions of the policy, that the Insured Person suffered loss of life as a result of Injury.

BENEFICIARY

In the event the Insured Person is a minor, all indemnities payable will be payable to the custodial guardian, parent or, if there is none, to the legally appointed guardian of the Insured Person.

If the Insured Person is not a minor, Accidental loss of life benefits will be paid in accordance with the beneficiary designation in effect at the time of payment. If there is no designation, the insurer will pay to the estate of the Insured Person. All other benefits will be paid to the Insured Person, with the exception of indemnities payable under the parts "Bereavement Benefit", "Day Care Benefit", "Education Benefit", "Family Transportation Benefit", "Identification Benefit" and "Spousal Retraining Benefit".

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation.

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Sports Accident Insurance Plan Summary (Continued...)

TERMINATION OF INSURANCE

Insurance will immediately terminate on the earliest of the following dates:

- (a) the date the policy is terminated;
- (b) the premium due date if the Policyholder fails to remit the required premium to the insurer, except as the result of an inadvertent error;
- (c) the premium due date coinciding with or immediately following the date an Insured Person reaches 80 years of age;
- (d) the premium due date coinciding with or immediately following the date an Insured Person ceases to be associated with the Policyholder in a capacity making such person eligible for insurance.

A.D.&D. CLAIMS PROCEDURES

Written notice of claim is to be given to the insurer within a period of 30 days from the date of the Accident. Claim forms are available from the plan administrator or from the insurer at (800) 266-5667. The insurer reserves the right to request additional information when processing the claim. Completed claim forms must be filed with the insurer within 90 days after the date of the Injury and no later than one year regardless of whether the full extent of loss is known.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation.

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