

Accident Benefits Summary

South Central Triple A Hockey League – BW171469

This Benefits Summary is evidence that coverage provided under the above-stated Policy Number is extended to include the following:

<p>Covered Persons Class 1</p>	<p>All Canadian Players, Coaches, Managers and Members of the Officiating Crew of the South Central Triple A Hockey League whose names are on file with their respective centres:</p> <ul style="list-style-type: none"> Brampton Minor Hockey Association Burlington Minor Hockey Association Oakville Rangers Hockey Club (AAA) Guelph Minor Hockey (AAA) Halton Hurricanes AAA (Hockey) Hamilton Jr. Bulldogs AAA Southern Tier Admiral AAA Niagara North AAA Hockey Association Grey-Bruce Highlanders AAA Minor Hockey Association
<p>Territorial Limits</p>	<p>The Covered Person's accident protection is applicable only for away games in Buffalo, USA, including direct travel to and from Canada.</p>
<p>Scope of Coverage</p>	<p>Cover is applicable while participating in, travelling to or from a practice session or game (relates only to sport (hockey) that is approved by the Insurer), which is approved by and is under the supervision of proper authority of the policyholder.</p> <p>Benefits are payable regardless of any other benefits which may be received from any other Insurer other than Burns & Wilcox or any other organizations.</p>
<p>Insurer</p>	<p>Certain Underwriters at Lloyd's London through Burns & Wilcox</p>
<p>Claim Procedures</p>	<p>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.</p>
<p>Currency</p>	<p>All Dollar values stated in this Benefits Summary will be payable in Canadian currency.</p>

This Benefits Summary highlights the principal features of your coverage, which is governed by the terms of the Policy, BW171469.

Accidental Death & Dismemberment Insurance

<p>Principal Sum</p>	<p>\$10,000</p>
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This Benefits Summary highlights the principal features of the plan, which is governed by the terms of the policy.

For the purpose of the *Insurance Companies Act* (Canada), this document was issued in the course of Lloyd's Underwriters' insurance business in Canada.

<p>Ancillary Benefits</p>	<ul style="list-style-type: none"> ▪ Surgical Reattachment ▪ Repatriation Expenses - Maximum \$5,000 ▪ Identification Expenses - Maximum \$5,000 ▪ Funeral Expenses - Maximum \$5,000 ▪ Rehabilitation Expenses - Maximum \$5,000 ▪ Rehabilitative Physical Therapy Expenses – Maximum \$5,000 ▪ Psychological Therapy Expenses – Maximum \$5,000 ▪ Sexual Abuse and Molestation Expenses – Maximum \$5,000 ▪ Family Transportation Expenses - Maximum \$5,000 ▪ Home Alteration & Vehicle Modification Expenses - \$5,000 or 10% of the Covered Person's Principal Sum to a maximum of \$10,000 which is greater 	<ul style="list-style-type: none"> ▪ Seat Belt – 10% of the Covered Person's Principal Sum ▪ Tuition Fees Expenses – Maximum \$2,000 ▪ Accidental Vision Expenses – Maximum \$100 ▪ Prosthetics Expenses – Maximum \$2,000 ▪ Emergency Evacuation Expenses – Maximum \$10,000 per Covered Person/ total aggregate \$30,000 ▪ Emergency Taxi and Ambulance Expenses – Maximum \$150 ▪ Accidental Medical Expenses – Maximum \$50,000 ▪ Accidental Dental Expenses – Maximum \$5,000
<p><i>The additional benefits provided under the plan include the benefits listed above. Refer to the contract for coverage provisions and limitations.</i></p>		
<p>Aggregate Limit of Liability</p>	<p>\$250,000 for any one Accident Event</p>	

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 frame set out in the *Limitations Act, 2002*.

The aforementioned are subject to the terms and conditions of the Policy No. BW171469. This insurance has been effected with the authorization granted to Burns & Wilcox by certain Lloyd's Underwriters under agreement No. B0142A171167.