Business Travel Accident and Group Emergency Medical Insurance Summary

Canadian Snowboard Federation and Canadian Snowsports Association – 8624132

The information below summarizes your Business Travel and Group Emergency Medical Insurance coverage. It contains important information with respect to certain eligibility and benefit limits that apply to your coverage, but it does not reference all of the terms, conditions, limitations, and exclusions. Please refer to the policy for complete details. All amounts indicated are in Canadian currency, unless otherwise stated.

Description of Coverage

We shall provide payment up to the maximum amount shown on the Schedule of Benefits, in accordance with the percentage stated, if any Insured suffers a covered Injury from an Accident anywhere in the world while on the business of the Policyholder and while participating in sanctioned activities approved by and under the supervision of the Policyholder, subject to the terms, conditions, limitations and exclusions under this Policy.

Coverage is included for fatal and nonfatal accidents involving dismemberment, paralysis, loss of use of limbs, blindness, and loss of hearing.

Who is Covered?

Class I: Mandatory for FIS Licensed National/Development/Provincial Team Athletes, Coaches who travel out of country for more than 30 consecutive days.

Class II: Mandatory for all other FIS Licensed Athletes and Coaches, Non-FIS Athletes and Coaches and recommended for Discipline Officials who travel Out of Country up to 30 days.

Class III: Highly recommended for Canadian Athletes/Coaches and Officials who travel outside of home Province but who do not travel out of Canada.

Class IV: Mandatory for non-FIS Athletes, Coaches and Officials who travel to the U.S. only for training and competition, for a maximum trip duration of 7 days. **NOT VALID FOR TRAVEL OUTSIDE OF THE USA.**

Class V: Mandatory for non-FIS Athletes/Coaches and Officials who travel to the U.S. only for training and competition, for a maximum trip duration of 14 days. **NOT VALID FOR TRAVEL OUTSIDE OF THE USA**

If you suffer an Injury resulting in a Covered Loss and you are covered under more than one Class**,** We will pay only one benefit, the largest benefit.

The Principal Sum for Occupational Accident while participating in sanctioned activities for the Insured is $25,000.

When Does Coverage Terminate?

Coverage will terminate on the earliest of retirement or when the member turns 80.

What Are You Covered For?

Coverage is coordinated with any other policy and benefits are payable only for excess charges over and above any amounts payable or collected from the government healthcare and any own/parent/spouse employment insurance plan and/or private individual insurance plan (including CAIP).

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CORE BENEFITS	
Benefits	**Maximum Benefit Payable**
Accidental Death and Dismemberment	$25,000
Permanent and Total Disability	$25,000
In-Hospital Indemnity Benefit	Up to $3,000
Bedside Companion	Maximum of $15,000 per Accident
Carjacking Benefit	10% of Principal Sum
Day Care Benefit	Maximum of $5,000
Exposure and Disappearance Coverage	100% of Principal Sum
Funeral Benefit (Due to Loss of Life)	Maximum of $5,000
Higher Education Benefit	Maximum of $5,000
Home Alteration and Vehicle Modification Benefit	Maximum of $15,000 per Accident
Parent Care	$5,000 per Dependent, up to a maximum of $10,000
Repatriation of Remains (Due to a loss of life)	Maximum of $25,000
Identification Benefit (Due to Loss of Life)	Maximum of $5,000
Rehabilitation Benefit	Maximum of $15,000 per Accident
Seat Belt and Air Bag Benefit	Seat Belt: maximum of $50,000 Airbag: maximum of $5,000
Spouse Retraining Benefit	Maximum of $15,000
Therapeutic Counseling Benefit	Maximum of $6,000 per Accident
Workplace Modification and Accommodation Benefit	Maximum of $5,000

ADDITIONAL BENEFITS	
Benefits	**Maximum Benefit Payable**
Dental Accident Expense Benefit	Maximum of $2,000 per Accident
Medical Accident Expense Benefit	Combined maximum of $15,000. 1. Service of a nurse: maximum of $5,000 per Accident 2. Prescription drugs: maximum 30-day supply 3. Paramedical Treatment: maximum of $1,000 per Accident 4. Ambulance: maximum of $10,000 per Accident 5. Expenses for hearing aids, crutches, splints, casts, trusses and braces: maximum of $750 per policy term 6. Expense for rental of a wheelchair, iron lung and other durable equipment for temporary therapeutic treatment: maximum of $5,000 per Accident

	7. Expenses for Licensed Chiropractor: maximum of $1,000 per policy term
Critical Burn Benefit	Maximum of $25,000 per Accident
Brain Damage	1% of the Insured's Principal Sum per month for the first 11 months the Insured remains in brain damage state
Fracture Benefit	As per the Schedule, maximum of $500 per Accident
Dentures or Bridgework Accident Expense Benefit	Maximum of $3,000 per policy term
Special Treatment Travel Expense Benefit	$150 per injured Insured, up to a maximum of $1,000 per Accident
Eyeglass and Contact Lens Expense Benefit	Maximum of $350 per Accident
Tuition Expense Benefit	Maximum of $500 ($20 per hour maximum) per policy term

Emergency Medical Travel Coverage Endorsement Summary

The information below summarizes your Emergency Medical Travel Insurance coverage. It contains important information with respect to certain eligibility and benefit limits that apply to your coverage, but it does not reference all of the terms, conditions, limitations, and exclusions. Please refer to the policy for complete details. All amounts indicated are in Canadian currency, unless otherwise stated.

ONLY Class I, II, IV and V are eligible for this coverage.

Description of Coverage

Emergency Medical Insurance covers the Reasonable and Customary Charges incurred as a result of Treatment required by an Insured during a Covered Trip while participating in sanctioned activities of the policyholder due to a Medical Emergency that begins after a Covered Person leaves their province or territory of residence that are in excess of or not covered under their Government Health Insurance Plan or by any other insurance or benefit Plan under which they are covered.

TRAVEL BENEFITS	
Trip Duration	**Class I:** 120 consecutive days **Class II:** 30 consecutive days **Class IV:** 7 consecutive days **Class V:** 14 consecutive days
Covered Trip	24-hour emergency medical assistance while on the business and while participating in the sanctioned activities of the Policyholder.

Benefit	Maximum Benefit Payable
1. Emergency Medical Treatment	Out of Province: Lifetime maximum of $1,000,000
	Out of Country: Lifetime maximum of $1,000,000
2. Hospital Allowance	$50 per day to a maximum of $500
3. Paramedical Services	$300 per practitioner for up to 180 days

4. Expenses for Ground Ambulance	Included in Emergency Medical Insurance Limit up to a maximum of $5,000
5. Medical Evacuation (including air ambulance transportation)	Included in Emergency Medical Insurance Limit up to a maximum of $250,000
6. Meals and Accommodation	$150 per day to a maximum of $5000
7. Return of Dependent Children	One way economy airfare Up to a maximum of $5,000
8. Return of Travel Companion / Business Colleague	One way economy airfare Up to a maximum of $2,000
9. Vehicle Return	$1,000
10. Trip Cancellation and Trip Interruption	$5,000

How to file a Claim

IN THE EVENT OF AN EMERGENCY, CONTACT ZURICH TRAVEL ASSIST IMMEDIATELY

1 (877)726-1821 (toll free call from the USA or Canada)

1 (416) 426-0077 collect to Canada from anywhere else in the world

Zurich Travel Assist is available to assist you 24 hours a day, each and every day of the year.

You or someone on your behalf, must provide us with written notice of the covered loss within ninety (90) days of such covered loss. The notice must include the name of the insured person who sustained the injury, the name of the primary insured, and the policy number. To request a claim form, the insured person or someone on their behalf must contact us at the e-mail address or through the Zurich Group Claims Portal listed below. The notice must name the insured person and the policy number. Notice can be sent digitally or mailed to the addresses provided below.

To submit a claim online or upload supporting documents, the Zurich Group Claims Portal can be accessed by the following link: https://ca-fnol.claims.global/zurichcanada.

If you are unable to submit your claims through the Zurich Group Claims Portal, you can contact Zurich Group.

Claims by email at: ZurichGroup@crawco.ca to request the necessary forms. Once completed, please mail your forms and supporting documents to the address below:

Email: ZurichGroup@crawco.ca
Address: Zurich Group Claims C/O Crawford & Company
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1