

Important Points to Note:

Sport Accident Coverage provides coverage **Within Canada** and is secondary to any other health care plan (will pay only the amount of expenses that are not eligible with any other insurer). No payment for benefits covered under any government health plan whether the insured is enrolled in such a plan or not.

- Obtain claim forms IMMEDIATELY from your **RSC Member Club/League**.
- Insurer must receive notice of your accident date within **30** days from date of injury and must receive claim documentation within **90** days.
- **Sport Accident Coverage** includes activities sanctioned by **RSC** including organized practices under the arrangement and direction by accredited coaches, instructors & officials.
- Does *not* cover individual **Registrants** practicing by themselves where **RSC** has no direct involvement or sanction.

Travel Medical Insurance is also provided for Emergency Medical Care in excess of your provincial or territorial plan, due to an illness or accident **while travelling Outside of Canada** for a sanctioned or authorized **RSC Activity**. This coverage is secondary to any other health care plan.

- No Age Restrictions.
- Must be a **Registered Member** or **Registrant** of **RSC**.
- Must be a "**Permanent Resident of Canada**"
A "**Permanent Resident of Canada**" means having a primary residence in Canada and a Canadian taxpayer.
A "**Permanent Resident**" does not have to be a Canadian Citizen.
- Advance Application to **RSC** before departure required.

Insurance Contacts:

Notice of Accidents and **All Claims** including **Incident Reports** to be submitted to:



435 McNeilly Road, Suite 103
Stoney Creek, ON
L8E 5E3

Sports & Recreation Department
Phone: (800) 461-5087
Fax: (905) 643-8321
Email: sportsadministrator@pearsondunn.com



RSC Risk Management Rep.
Mr. Adam Leavens
Email: rscadam@gmail.com



Member & Registrant Benefits

Liability Insurance

Because of your operations or actions, You are open for possible suits from Third Parties. You may not be liable but you will need to be defended in court. A Liability Policy pays for this defence as well as any costs found against you to the policy limits.

The Liability Policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity.

It covers all **RSC Members** which are leagues, clubs and/or teams, their members, officers, directors, coaches, managers, officials, players, employees and volunteers while acting on behalf of **RSC**. "**Registrants**" shall mean a person who has fully paid all dues and fees and is in good standing with all requirements of **RSC**.

RSC Members & Registrants are covered while engaged in sanctioned or authorized activities. **RSC Members & Registrants** are also covered by Liability Insurance while competing internationally – advance notice to **RSC** is required.

Valuable Sport Liability Extensions Included:

- ✓ Participant Liability
- ✓ Voluntary Medical Payment
- ✓ Non-owned Automobile Coverage
- ✓ Personal Injury/Advertisers Injury Liability – Coverage against libel, Slander
- ✓ Advertisers Liability
- ✓ Cross Liability Clause – allows for additional insured's to sue within the Policy
- ✓ Premises, Property and Operations
- ✓ Products and Completed Operations
- ✓ Blanket Contractual
- ✓ Occurrence Based Property Damage
- ✓ Directors and Officers/Errors and Omissions (Wrongful Acts)
- ✓ Employers Liability
- ✓ SEF 94-Legal Liability for Physical Damage to Non-Owned Automobile
- ✓ Liquor Liability for Annual Awards Ceremonies/Wind-up Banquets

Sport Accident Coverage

Coverage for practices, competitions, team travel (**within Canada**).

RSC's Sport Accident Insurance provides coverage for **Registered Members & Registrants** including participants, managers, coaches, umpires & trainers.

- Dental Accident Reimbursement – up to \$10,000
- Medical Expense Reimbursement – up to \$15,000
- Principal Sum Benefits - up to \$50,000
- Loss of Life - Up to \$50,000
- Accidental Death - \$50,000
- Fracture Indemnity Benefit - up to \$1,000
- Rehabilitation Indemnity Benefit - up to \$3,000
- Tuition Fees Reimbursement - up to \$2,000
- Emergency Transportation Benefit - up to \$50
- Eyeglasses and Contact Lenses Expense – up to \$200