

HOCKEY INSURANCE

UP TO

Liability Insurance	\$10,000,000 <i>Per Occurrence/Aggregate Limit</i>
Directors and Officers Liability Insurance	\$5,000,000 <i>Aggregate Limit</i>
Tenants Legal Liability	\$5,000,000
Errors and Omissions	\$2,000,000 <i>Aggregate Limit</i>
Permanent & Total Disability	\$40,000
Accidental Death Benefit (as a direct result of playing hockey) & Dismemberment	\$20,000
Accidental Medical Expenses Reimbursement Coverage \$50,000 Includes:	
Prescription Drugs, Registered Nurse, Licensed Ambulance (hockey related) (Ambulance: \$300 max) (Reg. Nurse sublimit: \$50/hr- \$5,000 max)	INCLUDED
Hearing Aids, crutches, splints, casts, trusses, medical braces (must be prescribed by a Licensed Medical Physician)	\$1,000
Orthopedic Devices	\$1,000
Psychological Therapy	\$5,000
Artificial Limbs	\$3,000
Physiotherapist	\$1,000
Chiropractor	\$1,000
Osteopathy / Acupuncture	\$1,000
Neuropsychology	\$1,000
Massage / Athletic Therapy licensed RMT	\$1,000
Fracture Benefit	\$1,000
Private MRI	\$750
Bereavement Benefit	\$5,000
Bereavement Benefit– Illness	\$500
Dental Coverage for Players (Full Facial Protection - no Mouth Guard required)	\$2,000
Dental Coverage for Players (Half Visor & Helmet with Mouth Guard)	\$1,500
Dental Coverage for Goalies (CSA Approved Mask, Full Facial Protection - no Mouth Guard required).	\$2,000
Dental Coverage for Referees (Half Visor & Helmet - no Mouth Guard required)	\$2,000

CARHA Hockey registered players acknowledge the risk of being injured while playing the game of hockey. All benefits available under CARHA Hockey's insurance are provided by Everest and CHUBB Canada and are subject to the actual terms and conditions of the insurance policy in force during the period of membership.