

HOCKEY INSURANCE

UP TO

Liability Insurance	\$10,000,000 <i>Per Incident</i>
Directors and Officers Liability Insurance	\$5,000,000 <i>Per Incident</i>
Tenants Legal Liability	\$5,000,000
Errors and Omissions	\$2,000,000
Loss of Limbs	\$40,000
Accidental Death Benefit (as a direct result of playing hockey)	\$20,000
Blanket Medical Expenses Reimbursement Coverage \$50,000 Includes:	
Prescription Drugs, Registered Nurse, Licensed Ambulance (hockey related)	INCLUDED
Hearing Aids, crutches, splints, casts, orthopedic devices, trusses, medical braces (must be prescribed by a Licensed Medical Physician)	INCLUDED
Special Transportation up to \$250/day	maximum \$10,000
Psychological Therapy	\$5,000
Artificial Limbs	\$3,000
Physiotherapist	\$750
Chiropractor	\$750
Osteopathy / Acupuncture	\$750
Neuropsychology	\$750
Massage / Athletic Therapy (\$50/Session)	\$750
Fracture Benefit	\$500
Private MRI	\$750
Bereavement Benefit– Accident	\$1,000
Bereavement Benefit– Non-accident	\$500
Dental Coverage for Players (Full Facial Protection - no Mouth Guard required)	\$2,000
Dental Coverage for Players (Half Visor & 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 - 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 Markel Insurance Company of Canada and are subject to the actual terms and conditions of the insurance policy in force during the period of membership.