

HOCKEY INSURANCE

UP TO

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| Commercial General Liability Insurance | \$5,000,000 Per Occurrence Limit |
| Excess Liability | \$5,000,000 Per Occurrence Limit |
| Tenants Legal Liability | \$5,000,000 |
| Errors and Omissions | \$2,000,000 Per Occurrence Limit |
| Communicable Disease Exception | \$250,000 Each Claim |
| Permanent & Total Disability | \$40,000 |
| Accidental Death Benefit & Dismemberment (as a direct result of playing hockey) | \$20,000 |
| Accidental Medical Expenses Reimbursement Coverage \$50,000 Includes: | |
| Prescription Drugs, Registered Nurse, Licensed Ambulance (hockey related) (Ambulance: \$5,000 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) | INCLUDED |
| Orthopedic Devices | \$1,000 |
| Psychological Therapy | \$5,000 |
| Artificial Limbs | \$3,000 |
| Physiotherapist | \$1,000 |
| Chiropractor | \$1,000 |
| Podiatrist/Osteopath/Chiropodist/Acupuncture | \$1,500 |
| Neuropsychology | \$1,000 |
| Massage/ Athletic Therapy licensed RMT | \$1,000 |
| Fracture Benefit | \$2,500 |
| Diagnostic Imaging | \$1,000 |
| 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 Game Day Insurance Inc., Trinity Underwriting Managers Ltd. and AIG Insurance Company of Canada and are subject to the actual terms and conditions of the insurance policy in force during the period of membership.