

HOCKEY INSURANCE

UP TO

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
Licensed Physiotherapist (\$75 per Treatment)	\$1,000
Licensed Chiropractor (\$75 per Treatment)	\$1,000
Licensed Podiatrist, Chiropodist or Occupational Therapist (\$75 per Treatment)	\$1,500
Neuropsychology (\$75 per Treatment)	\$1,000
Licensed Osteopath, Acupuncturist, Registered Massage Therapist or Athletic Therapist (\$75 per Treatment)	\$1,000
Fracture Benefit	\$2,500
Diagnostic Testing (MRI, CAT etc.)	\$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	\$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.