

VOLLEYBALL BC AND MEMBER CLUBS
Sport Accident Policy – Summary of Limits

POLICY#: CAS680278-06 (Will Change every year)

Insureds Covered

Volleyball BC competitive members in good standing.

Accidental Death and Dismemberment Benefits

Where an accident causes death or any of the following losses within 365 days of the accident, the Insurer will pay for such loss:

		Maximum Amount Payable Any One Accident
1.	Death	\$10,000.00 any one Insured
2.	Loss of two or more limbs or total and irrecoverable loss of sight of both eyes or hearing in both ears or any combination thereof	\$20,000.00 any one Insured
3.	Loss of one limb or total and irrecoverable loss of sight of one eye or total hearing in one ear	\$15,000.00 any one Insured
4.	Loss of thumb and index finger	\$2,000.00 any one Insured
5.	Quadriplegia (complete paralysis of both upper and lower limbs)	\$20,000.00 any one Insured
6.	Paraplegia (complete paralysis of lower limbs)	\$20,000.00 any one Insured
7.	Hemiplegia (complete paralysis of upper and lower limbs of one side of the body)	\$20,000.00 any one Insured
8.	Any injury which prevents the Insured from engaging in any occupation or employment for which he/she is reasonably suited by education, training or experience continuously for a period of 12 months from the date of the accident and is deemed to be permanent or irrecoverable.	\$20,000.00 any one Insured Important

The insuring agreement, policy wordings, limits, limitations, conditions and exclusions apply.



Supplementary Benefits

Maximum Amount Payable
Any One Accident

Prosthetic Appliances	\$3,000.00 any one Insured
Blanket Medical Expense Reimbursement	\$10,000.00 any one Insured
Rehabilitation Benefit	\$3,000.00 any one Insured
Tuition Benefit	\$2,000.00 any one Insured
Special Treatment Travel Expense Benefit	\$1,000.00 any one Insured
Out of Province - Excess Surgical and Medical Accident Benefits (applicable only within Canada)	\$10,000.00 any one Insured
Emergency Transportation Benefit	\$50.00 any one Insured
Eyeglass & Contact Lens Expense	\$100.00 any one Insured
*Blanket Dental Accident Reimbursement	\$5,000.00 any one Insured
Dentures, Hearing Aids and Removable Teeth Expense	\$200.00 any one Insured
Fracture or Dislocation Benefit (including Greenstick Type Fracture) of the skull (depressed) of the skull (not depressed) of the spine (one or more vertebrae) of the lower jaw (alveolar process accepted) of the upper jaw of the shoulder (dislocation) of the clavicle (collar bone) of the scapula (shoulder bone) of the elbow of the hip of the pelvis of the thigh (femur) of the knee cap of the sacrum or coccyx of the sternum of the leg (tibia or fibula) of the upper arm (humerus) of the forearm (radius or ulna) of the hand or wrist (other than phalanges) of the foot (other than phalanges) of the ankle	\$500.00 any one Insured \$500.00 any one Insured \$250.00 any one Insured \$75.00 any one Insured \$75.00 any one Insured \$50.00 any one Insured \$75.00 any one Insured \$75.00 any one Insured \$50.00 any one Insured \$125.00 any one Insured \$125.00 any one Insured \$125.00 any one Insured \$100.00 any one Insured \$100.00 any one Insured \$50.00 any one Insured \$100.00 any one Insured \$50.00 any one Insured

The insuring agreement, policy wordings, limits, limitations, conditions and exclusions apply.



Physiotherapy Limit

Treatment by a legally qualified physiotherapist is limited to \$30.00 per visit with a maximum of \$300.00 per accident.

***Insurance provided by this policy shall not apply to recreational members. Coverage extends to competitive members only.**

***All dental claims under the within policy are subject to a \$100.00 deductible to any one accident.**

Please note, the above is a summary of the benefits for reference purposes. In the event of a claim, the official policy wordings, conditions, and limitations will apply. The claims process will be handled by a claims adjuster and the ultimate decision to pay a claim is up to the claims adjuster and the insurance company. Thank you.

The insuring agreement, policy wordings, limits, limitations, conditions and exclusions apply.