

Canada GAA

Policy Number 386/029889A

Eligibility	Members, Coaches and Referees who are not covered under a Provincial Government Health Plan
Claim Procedures	Written notice must be given to Insurer within 30 days and written proof must be submitted within 90 days of the date a claim arises.
How to Claim	Download and complete claims forms from www.suttonspecialrisk.com . For claims and benefits inquiries call: 1-800-461-3292 or email: claims@suttonspecialrisk.com
Emergency Assistance	24 Hour Worldwide Assistance services are provided by On Call International. <i>In the event of an emergency, immediately call:</i> Toll Free (North America): 1-855-464-8968 Call collect from elsewhere in the world: +1 603-328-1355
Pre-Certification Requirements	On Call International must be contacted for all Air Ambulance Services . All hospital and surgical expenses must be pre-certified by On Call International. Family members, friends and Hospital or Physician's office staff may call on your behalf.
Repatriation	If the Insured Person has a serious or terminal illness or condition for which extended or ongoing treatment may be required and such treatment can be provided Canada at less cost to the Insurer, the Insured Person may be repatriated to their province of previous residence.
Currency	Benefits will be payable in Canadian currency.
Insurer	Certain Underwriters at Lloyd's London through Sutton Special Risk Inc.

Major Medical Insurance

Emergency Treatment Only - Business Travel Only (Single Coverage)

- Coverage is limited to while you are travelling outside your Country of Residence on the business of the Policyholder up to a maximum of 90 days per trip.

Benefit Percentage	100%
Deductible	Nil
Maximum	\$1,000,000 lifetime per Insured Person
Pregnancy Benefits	Not Covered

Medical Benefits Summary

<p>Covered Expenses</p>	<ul style="list-style-type: none"> • Semi-private room and board and other necessary Hospital services and supplies • Outpatient Hospital services • Physician services for medical treatment or surgical procedures • Anaesthesia and its administration, diagnostic X-rays and radioactive therapies • Blood Transfusions and blood plasma, oxygen and the administration thereof • Prosthetic appliances, dressings applied by medical personnel, mechanical aids to breathing and similar medical supplies made necessary by disability commencing while covered by this insurance • Professional nursing services rendered by a Nurse (maximum \$10,000 per coverage year) • Local ambulance to and from Hospital where medically necessary • Drugs and medicines which require a written prescription (except during Hospital Confinement) • Allergy treatments • Immunizations normally paid for by a Canadian Provincial Government Health Plan • Diabetic supplies (insulin, syringes and glucose strips) • Physiotherapist up to a maximum of \$500 per coverage year • Licensed chiropodist, podiatrist, chiropractor, naturopath, osteopath, acupuncturist or massage therapist to a maximum of \$500 per coverage year per type of service • Replacement of prescription glasses or hearing aids required as a result of damage caused by a direct accidental blow occurring while the person is insured • Dental services necessitated by an accidental blow to the mouth (treatment incurred within 90 days, to a maximum \$15,000 per accident) • Air Ambulance, Transportation and Repatriation up to a combined maximum of \$300,000
<p>Pre-Existing Conditions Limitation</p>	<p>With respect to Major Medical benefits, no benefit will be payable for any Loss, Injury or Sickness resulting or caused, in whole or part, from a Pre-existing Condition, which during the 3 months immediately prior to becoming an Insured Person under this Policy:</p> <ol style="list-style-type: none"> i) first manifested itself, worsened, became acute or exhibited symptoms that would have caused an ordinary prudent person to seek diagnosis, care or treatment; or ii) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remained controlled without any change in the required prescription; or iii) the Insured Person received medical treatment for, or which treatment had been recommended by a Physician. <p>Pre-existing condition means an illness, disease or other condition of the Insured Person that existed before the Insured Person's coverage became effective under this Policy.</p>
<p>Expenses Not Covered</p>	<p>The following types of expenses are not insured under this policy:</p> <ul style="list-style-type: none"> • expenses for which an Insured Person is eligible for reimbursement under a Canadian Provincial or Federal Government Health Plan or expenses paid for or furnished under the terms of any other health plan; • services provided by a public or tax supported Agency or Department of any Government which are normally provided free of charge; • services and supplies which are deemed by the Insurer to be experimental; • routine health check-ups or dental care except as specifically stated above; • hospital charges for non-medical services, such as radio or telephone; • cosmetic surgery unless required for an injury suffered while insured under this policy; • expenses for services provided by a member of the Insured Person's immediate family or by a person customarily residing with the Insured Person; • routine nursery care of a new born child including well baby care; • expenses incurred by an Insured Person who is travelling outside their Country of Residence, with intent or incidentally, to seek medical advice or treatment, even if the trip is made on the recommendation of a Physician, unless approved in advance by the Insurer; • elective circumcision and/or elective sterilization; assisted reproduction, orthotics and orthopaedic shoes; or • products, treatments and consultations for smoking cessation, weight management or sexual dysfunction.

Medical Benefits Summary

Injuries and Sicknesses Not Covered	<p>The following kinds of injury or sickness are not insured under this policy:</p> <ul style="list-style-type: none">• suicide or any attempt thereat, self inflicted Injury or wilful self exposure to needless peril other than in an attempt to save a human life;• chronic Alcoholism or drug Addiction and all its related treatments, conditions, diseases and/or complications;• Pregnancy (including childbirth, miscarriage or abortion) and all its related treatments, conditions, diseases and/or complications;• Injury or Sickness as a result of declared or undeclared War or any act thereof or invasion;• Injury or Sickness as a result of actively participating in Acts of Terrorism, civil commotions or riots of any kind;• Injury or Sickness as a result of training, serving, or taking part in any capacity in the armed forces (land, sea or air) or their operations, of any country or international authority; or• Injury or Sickness as a result of Acts of Terrorism which involve the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s).
Additional Limitations and/or Exclusions	<p>Additional limitations and/or exclusions that apply to coverage are outlined under the Pre-existing Condition Limitation section and the benefit description above.</p>