

**Optional
Travel Medical Insurance**
(while travelling outside Canada)

Travel Medical Insurance is available for purchase by **RC members**. This coverage will protect you for emergency medical care in excess of your provincial or territorial plan, due to an illness or accident.

Canadian Racquetball Association's Sport Accident Insurance only provides coverage in Canada for the sport whereas **Travel Medical Insurance** provides coverage outside Canada, or outside your province for any situation sport or non-sport.

RC's Sport Accident Insurance covers injury whereas the **Travel Medical Insurance** covers injury or illness. I.E. Heart attacks or other medical events requiring emergency hospital medical attention.

Excess Travel Medical Insurance is optional and can be purchased on a "case by case" basis.

Important points to remember

- Coverage is available to members of **Canadian Racquetball Association**
- This coverage responds when a member sustains an injury or requires medical attention due to illness while travelling outside of Canada or outside their Province while participating in a sanctioned RC activity, or approved activity
- This coverage is secondary to any other health care plan

Insurance Provided By:

PEARSON DUNN

435 McNeilly Rd., Suite 103
Stoney Creek, ON L8E 5E3
T 905-538-2102
1-800-461-5087 x.2102
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Underwritten By:



AVIVA INSURANCE COMPANY OF CANADA

Pearson Dunn Insurance Inc.
Toll Free: 1-800-461-5087



**INSURANCE
PROGRAM
&
MEMBER
BENEFITS**

Club Information

Canadian Racquetball Association (RC) provides Liability Insurance for registered members but only with respect to Sanctioned & Supervised Competitions & Practices including Instructional Programs & Demonstrations Organized and Administered by RC including Out of Province, but within Canada.

RC's Liability Insurance covers your legal liability for bodily injury to, or damage to property of others such as spectators, passers-by, property owners and others resulting from your activities. The policy also covers your legal liability for injury to participants.

RC's Liability Insurance also includes Errors & Omissions/Directors & Officers (Wrongful Acts) Liability. This coverage protects the Directors & Officers, Executives, Employees and Volunteers for consequences of their actions against civil suits alleging "wrongful acts". This coverage is automatically included for each registered member club. This Coverage does **Not** respond to employment related issues such as wrongful dismissal, "Bodily injury", "property damage" or "personal and advertising injury", acts of fraud or dishonesty, gaining in fact any personal profit or advantage to which you were not legally entitled, Claims or "action" seeking relief, or redress, in any form other than money damages.

General Liability Insurance (Worldwide Coverage)

Highlights of Liability Coverage

- ❖ \$5,000,000 Commercial General Liability/per occurrence
- ❖ \$1,000,000 Errors & Omissions Liability Per Occurrence
- ❖ Applicable to RC Club Members
- ❖ \$2,000,000 Tenants Legal Liability
- ❖ \$10,000 Medical Expense Limit- Third Party (any one person)
- ❖ Non-Owned Automobile
- ❖ Legal Liability for Physical Damage to Non-Owned Auto
- ❖ Personal Injury/Advertising Injury Liability
- ❖ Participant Liability

Sanctioning of activities shall be granted by you by way of written procedural manual or specific agreement in writing by your authorized executives.

Sport Accident Insurance (Coverage within Canada)

Canadian Racquetball Association (RC) provides Sport Accident Insurance for registered members including participants, managers, coaches, directors, officers, officials and trainers.

RC's Sport Accident Insurance provides coverage for "out of pocket medical expenses" due to an insured member who has sustained an injury while participating in a Sanctioned RC Activity. This coverage is applicable in Canada and is secondary to any other government or private health insurance plan.

Highlights of Sport Accident Coverage

- Dental Accident Reimbursement
Up to \$10,000
- Medical Expense Reimbursement
Up to \$15,000
- Aggregate Limit Payable for any one accident
\$1,000,000

This plan is secondary to any existing medical plan (will pay only the amount of eligible expenses that are not eligible with any insurer). Submit forms & receipts to **Pearson Dunn Insurance Inc.**

No payment for benefits covered under any government health plan whether the insured is enrolled in such a plan or not.

Obtain claim forms **IMMEDIATELY** by contacting the RC Office.

Pearson Dunn Insurance Inc. must receive notice of your accident date within **30** days from date of injury and must receive claim documentation within **90** days

This coverage includes activities sanctioned by RC.

Does **Not** cover individual members practicing by themselves where RC has no direct involvement or sanction.