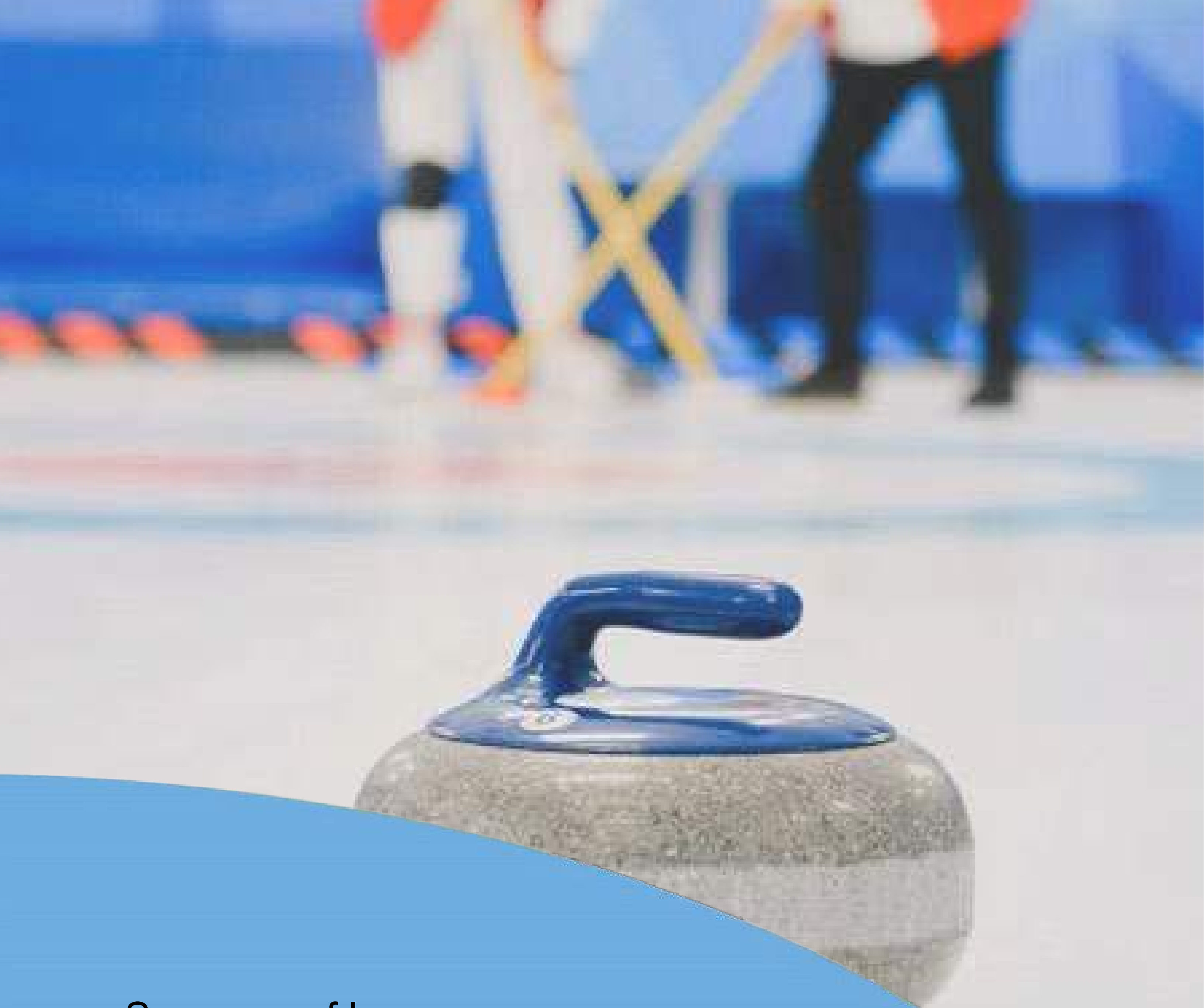

Summary of Insurance

Curling Alberta

Policy Term: August 10, 2026 – August 10, 2027

ajgcanada.com

Insurance | Risk Management | Consulting

Program Overview

Who is Insured?
The Insurance covers **Curling Alberta and its "Members"** for all **"Sanctioned Activities"** authorized by Curling Alberta

Definitions
"Members" shall mean a group or person who has fully paid all dues and fees and is in good standing with all requirements of **Curling Alberta.**

"Sanctioned Activities" shall mean all games, competitions, sports demonstrations including related practice and training, social and fundraising activities authorized by **Curling Alberta** and run by you or your 'members'. Authorization shall be granted by you by way of written procedural manual or specific agreement in writing by your authorized executives.

<u>Insurance Coverages</u>

1. **Sport Accident Coverage**
   Provides coverage for "out of pocket expenses" due to an insured member/executive who has sustained an injury while participating in a **Sanctioned Activity.** This coverage is applicable in Canada and is secondary to any other government health insurance plan.

THE FOLLOWING COVERAGE OUTLINED IS SUBJECT TO THE TERMS AND CONDITIONS, WHICH WILL BE SET FORTH IN THE POLICY TO BE ISSUED AND IS NOT INTENDED TO INDICATE THE FULL CONDITIONS, TERMS OR EXCLUSIONS OF THE POLICY. SHOULD A DISCREPANCY OCCUR BETWEEN THIS DOCUMENT AND THE ACTUAL POLICY, THE ACTUAL POLICY WILL DOCUMENTS WILL PREVAIL.

Sport Accident Insurance

Named Insured:	Curling Alberta
Address:	11759 Groat Rd NW, Edmonton, AB T5M 3K6
Description of Operations:	Sanctioned Activities Only (Including Commute)
Insurer:	Zurich Insurance Company Ltd.
Policy Number:	8626231
Effective Date:	August 10, 2026 – August 10, 2027

Coverage	Deductible	Insurance Limits
LIABILITY:		
Sport Accident Insurance		
Per Covered Accident		**$200,000**
Lump Sum Benefits		
Lump Sum Injury and Death Benefits		
Participants up to the age of 85	N/A	$25,000
Participants age 85-90	N/A	50% of Lump Sum
Fracture Benefit	N/A	$1,000
Other Benefits Consequent of an Injury or Illness		
Bedside Companion Benefit		$15,000
Home Alteration and Vehicle Modification Benefit		$3,750
Rehabilitation Benefit		$15,000
Disability Fitness Benefit		$5,000
Funeral Benefit		$10,000
Therapeutic Counselling Benefit - per accident		$1,000
Repatriation Benefit		$15,000
Hearing Aid or Prosthetic Appliance		$2,500
Eyeglass and Contact Lens		$200
Critical Burn Benefit Up to the Age of 75		$2,500
Critical Burn Benefit at the Age of 75 and Over		$1,250
Identification Benefit	50kms	$15,000
Seatbelt Benefit		15% of Lump Sum
Air Bag Benefit		15% of Lump Sum
Tuition Benefit		$1,250

Accidental Medical and Dental Benefits	
Accidental Medical Benefit*	$15,000
Paramedical Treatment	
Limit per Practitioner	$500
Limit per Policy Term	$1,000
Services of a Nurse	$5,000
Prescription Drugs and Vaccines	30-day supply
Ambulance	$1,000
Hearing aids, crutches, splints, casts, and braces	$750
Durable Equipment for Temporary Therapeutic Treatment	$5,000
*The amount payable under this benefit is reduced by 50% at age 85.	
Accidental Dental	$5,000
Dentures or Bridgework Benefit	$250
Weekly Benefits	
Weekly Injury Benefit	$100
Income Limitation	85%
Waiting Period	14 Days
Benefit Period	
Up to age 60	52 Weeks
Age 60-64	26 Weeks
Age 65-70	13 Weeks
Coma Benefit	Up to Lump Sum
Daily Amount	1% of Lump Sum

Note: The coverages detailed above are subject to additional exclusions and limitations. Please review the full policy wordings for more information.

Important Details You Should Know About Your Sport Accident Policy

The Sport Accident Policy is an Excess Policy, which means, it is secondary to any other government or private health care plan(s). **This coverage applies to medical expenses incurred in Canada only.**

The Sport Accident Policy provides coverage for Sanctioned Activities.

Expenses eligible under any other healthcare plan(s) must be submitted to that plan(s). Your Sport Accident Policy will pay only the amount of expenses that are not eligible with any other insurer. Only claims up to the maximum benefits of the policy will be considered for payment. Explanation of benefits from other insurer, must accompany eligible expenses when submitting.

Arthur J. Gallagher must receive notice of your accident within **30** days of the accident date and claim documentation within **90** days from the date of accident.

All claims must be submitted by completing our Sport Accident Claim Form along with itemized statement and paid receipts. The Physician Statement needs to be completed confirming diagnosis &/or recommended treatments, if you are claiming other than dental or ambulance expenses.

Sport Accident Claim Forms must be completed in full and copies of receipts/invoices for medical/dental expenses must be submitted as well. All claim documentation will then be forwarded on to the insurer. Additional invoices/receipts can then be forwarded on as treatment is incurred.

The insurer will pay with respect to each insured that sustains bodily injury as a result of an accident, all reasonable medical expenses resulting and incurred within 52 Weeks from the date of accident. You must have required and received medical /dental treatment commencing within 30 days of the accident.

Claim forms can be submitted to our office electronically or by fax. If you are submitting the forms by mail, please forward **copies only** and retain originals for your files.

Arthur J. Gallagher Canada Limited
300, 334 – 11th Avenue SE
Calgary, AB, T2G 0Y2
Attention: Sports Administrator
Phone 368-999-3069
Email: isabel_ross@ajg.com