



**INSURANCE IN CASE OF ACCIDENT
POLICY # 9225378 ASSOCIATION DES CHEERLEADERS DU QUÉBEC**

BENEFITS

\$ 1,000	Dental expense per injury
\$15,000	Medical expense per injury
\$15,000	In case of accidental death
\$30,000	In case of dismemberment, paralysis and accidental loss of use (as per Schedule)
\$ 1,000	Fracture Indemnity (as per Schedule)

COVERAGE

Benefits offered upon recommendation of attending physician: private duty nursing, subject to a maximum of \$5,000 as the result of any one (1) accident; transportation by a licensed ambulance service to the nearest hospital, subject to a maximum of \$1,000 as the result of any one (1) accident; hospital charges up to semi-private accommodation; rental of a wheel chair, iron lung and other durable equipment for therapeutic treatment, subject to a maximum of \$5,000; licensed physiotherapist (\$35 per treatment to a maximum of \$350 as a result of any one (1) accident and \$700 during any one (1) policy year); drugs and medicines which require the written prescription of a physician or surgeon; hearing aids, crutches, splints, casts, trusses and braces subject to a maximum of \$750 per policy term. Dental treatment following an injury to whole and sound teeth; chiropractor (\$35 per treatment, to a maximum of \$350 as a result of any one (1) accident and \$700 during any one (1) policy year); paralysis (quadriplegia, paraplegia, hemiplegia, loss of use of one or more than one limb). Also included, are the following benefits: rehabilitation for a maximum of \$5,000 as a result of any one (1) accident; emergency taxi transportation to the nearest hospital and/or doctor's office, to a maximum of \$50 as the result of any one (1) accident, tutorial fees \$20 per hour to a maximum of \$2,000 as a result of any one (1) accident.

The dental and medical benefits cover expenses actually incurred within 52 weeks after the date of the accident. The paralysis, dismemberment and accidental death benefits are covered for a loss occurred within 365 days after the date of the accident.

Notice of claim must be submitted within 30 days of accident.

EXCLUSIONS

Aircraft coverage other than riding as a fare paying passenger in any aircraft holding a current valid certificate of airworthiness; expenses incurred for: charges for the services of a masseur; x-rays, repair or replacement of pre-existing dentures, fillings or crowns; sickness or disease, either as a cause or effect; for medical services rendered by nurses, physiotherapists, certified athletic sports therapist employed or engaged by the Policyholder; medical treatment or surgery, except if the medical treatment or surgery was need because of an Accident; an Individual who is not covered under any Canadian Federal or Provincial Hospital or Medical Plan; costs for the purchase, repair or replacement of eyeglasses or contact lenses, or prescription therefore; suicide or intentionally self-inflicted Injury; war whether declared or not; participation in a riot, insurrection, civil commotion or disturbance; active full-time, part-time or temporary service in the armed forces; experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada, oral contraceptive and patents medicines or for experimental medical treatments.

This document summarizes in non-technical language the terms and conditions of this program. All rights and obligations are determined in accordance with the Master Policy.