



HEAD OFFICE : TORONTO
BRANCHES: MONTREAL, VANCOUVER



Canadian Ski Instructors' Alliance
Alliance des moniteurs de ski du Canada

ACCIDENT INSURANCE PLAN

AIG Insurance Company of Canada having issued POLICY NO. **SRG 902 9942-A**

General

The Accidental Death and Dismemberment Plan provides benefits in the event of an accident. As a **member in good standing** with the *Canadian Ski Instructors Alliance* (CSIA), you are covered (subject to all restrictions and limitations described below) when you **perform the normal and regular duties which pertain to your occupation as a Ski Instructor and for which you are being remunerated**. This plan also provides you with insurance while you are travelling directly to or from your residence and the premises of your duties, along a normal or reasonable route, without delay or stop-over. You are **not covered while attending courses for which you do not receive remuneration from your employer**.

Please note that you should submit your claim as soon as possible, and within the prescribed time frames of each section listed below, if applicable. Nevertheless, **no claim will be valid after three hundred and sixty-five (365) days following the date of the accident or the beginning of the disability**.

How It Works

You are automatically covered for a Principal Sum amount as follows:

Class	Member's description (you must be under age 70)	Principal Sum (Accidental Death or Dismemberment)	Benefits Available to the Class
I	All active Certified Ski Instructors, members in good standing, who are eligible under a Provincial Health Plan	\$25,000	Accidental Death & Dismemberment, Accidental Para-Medical Expense Reimbursement, Total Disability Weekly Accident Indemnity, Partial Disability Weekly Accident
II	All active Course Conductors, members in good standing, as per list on file with the Company, who are eligible under a Provincial Health Plan	\$25,000	Accidental Death & Dismemberment
III	All active Certified Ski Instructors, members in good standing, who are not eligible under a Provincial Health Plan Canada	\$25,000	Accidental Death & Dismemberment
IV	All active Board Members, who are eligible under a Provincial Health Plan.	\$100,000	Accidental Death & Dismemberment

Here's What You Get

Broad Accident Insurance Coverage - Your plan provides generous Accidental Death & Dismemberment benefits for injuries as a result of covered accidents.

Guaranteed Acceptance - Coverage is provided regardless of your health history.

Sanctioned Activity Coverage - Your coverage is in force while participating in an event or activity which takes place at the direction and with the approval of Canadian Ski Instructors Alliance (CSIA).

Beneficiary Designation

You may designate a beneficiary to receive the amount payable hereunder for your Loss of Life. In the absence of such a beneficiary designation, the benefit for Loss of Life shall be payable to your estate.

All other benefits will be payable to you.

Benefits and Coverages

Accidental Death, Dismemberment, Paralysis and Loss of Use

Eligibility: Applicable to all classes - All active members eligible under a Provincial Health Plan under age 70.

If a covered loss occurs within 365 days after the date of the covered accident causing the loss, the Plan will pay in one sum the indicated percentage of the Principal Sum as set out in the following Table of Losses:

Table of losses

Loss of life	The Principal Sum
Loss of both hands or both feet.....	The Principal Sum
Loss of entire sight of both eyes	The Principal Sum
Loss of one hand and one foot.....	The Principal Sum
Loss of one hand and the entire sight of one eye	The Principal Sum
Loss of one foot and the entire sight of one eye	The Principal Sum
Loss of one arm or one leg	Four-fifths of the Principal Sum
Loss of one hand or one foot	Three-quarters of the Principal Sum
Loss of the entire sight of one eye	Three-quarters of the Principal Sum
Loss of thumb and index finger of the same hand.....	One-third of the Principal Sum
Loss of speech and hearing	The Principal Sum
Loss of speech or hearing.....	Three-quarters of the Principal Sum
Loss of hearing in one ear.....	Two-thirds of the Principal Sum
Loss of four fingers of one hand.....	One-third of the Principal Sum
Loss of all toes of one foot	One-quarter of the Principal Sum

Loss of Use

Loss of use of both arms or both hands.....	The Principal Sum
Loss of use of one hand or one foot.....	Three-quarters of the Principal Sum
Loss of use of one arm or one leg.....	Four-fifths of the Principal Sum

Paralysis

Quadriplegia (total paralysis of both upper and lower limbs).....	Two times The Principal Sum up to a maximum of one million dollars
Paraplegia (total paralysis of both lower limbs)	Two times The Principal Sum up to a maximum of one million dollars
Hemiplegia (total paralysis of upper and lower limbs of one side of the body)	Two times The Principal Sum up to a maximum of one million dollars

If you sustain more than one loss as a result of the same accident, only one amount, the largest, will be paid.

"Loss" when used with reference to "Quadriplegia", "Paraplegia", and "Hemiplegia" means the complete and irreversible paralysis of such limbs; "Hand" or "Foot" means the complete severance through or above the wrist or ankle joint, but below the elbow or knee joint; "Arm" or "Leg" means the complete severance through or above the elbow or knee joint; "Thumb and Index Finger" means the complete severance through or above the first phalange; "Fingers" means the complete severance through or above the first phalange of all Four Fingers of One Hand; "Toes" means the complete severance of both phalanges of all the Toes of One Foot; "The Entire Sight of One Eye" means the total and irrecoverable Loss of Sight such that corrected visual acuity must be 20/200 or less in such eye; "The Entire Sight of Both Eyes" means the total and irrecoverable Loss of Sight in Both Eyes such that corrected visual acuity must be 20/200 or less and the field of vision must be less than 20 degrees in both eyes. A Physician certified in Ophthalmology must clinically confirm the diagnosis in writing; "Hearing in One Ear" means the diagnosis of permanent Loss of Hearing in One Ear, with an auditory threshold of more than 90 decibels. A Physician certified in Otolaryngology must confirm the diagnosis in writing; "Hearing" means the diagnosis of permanent Loss of Hearing in Both Ears, with an auditory threshold of more than 90 decibels in each ear. A Physician certified in Otolaryngology must confirm the diagnosis in writing; "Speech" means complete and irrecoverable Loss of the ability to utter intelligible sounds; and "Loss of Use" means the total and irrecoverable Loss of Use provided the Loss is continuous for 12 consecutive months and such Loss of Use is determined to be permanent. "Loss" when used herein may also include "Loss of Life".

Rehabilitation Benefit

Reimburses your expenses for occupational training to a maximum of \$15,000 if such expenses are incurred within two years of and as a result of an injury for which you receive a benefit under the Plan.

Home Alteration and Vehicle Modification Benefit

Pays a benefit of up to \$15,000 for modification to your home or vehicle if you suffer an injury for which you receive a benefit under the Plan and require a wheelchair to be ambulatory.

Psychological Therapy

Pays a benefit of up to \$5,000 if you suffer an injury for which you receive a benefit under the Plan and require psychological therapy within 2 years of the injury.

In-Hospital Benefit

Pays a benefit of (i) 1% of the Principal Sum to a maximum of \$2,500 per month for hospital confinements of more than 30 nights, or (ii) 1/30th of the amount determined under (i) for hospital confinements of more than 5 but less than 30 nights, if you suffer an injury for which you receive a benefit under the Plan and are confined to hospital as a result of such injury, for a maximum of twelve months.

Family Transportation

Pays a benefit of up to \$15,000 for the expenses incurred for the transportation of an immediate family member to your hospital if you suffer an injury for which you receive a benefit under the Plan and as a result are confined to a hospital more than 100 kilometers from home.

Repatriation Benefit

Pays a benefit of up to \$15,000 to cover the expenses to return your body to your city of residence if you suffer a covered accidental death while at least 50 kilometers from home.

Identification Benefit

Pays a benefit of up to \$5,000 for the transportation of an immediate family member to identify your body if you suffer a covered accidental death at least 150 kilometers from home and a law enforcement agency requests such identification.

Spousal Educational Benefit

Pays a benefit of up to \$15,000 for your Spouse's expenses in enrolling in a professional or trades training program for the purpose of obtaining an independent source of income, if you suffer a covered accidental death and such expenses are incurred within 30 months of your death.

Funeral Expense

Pays a benefit of up to \$5,000 to reimburse funeral expenses mentioned below if you suffer a covered accidental death.

✓ actual expenses pertaining to the cremation, burial or funeral expenses

Bereavement Benefit

Pays a benefit of up to \$1,000 if you suffer loss of life in a covered accident and your eligible dependents require counseling within one year of the accident.

Weekly Accident Indemnity Benefit

Eligibility: Applicable to Class I only - All active Certified Ski Instructors, members in good standing, who are eligible under a Provincial Health Plan under age 70.

If you suffer Injury, within thirty days after the date of the accident Total Disability, the Company shall pay a Weekly Accident Indemnity Benefit during a period of continuous Total Disability subject to the following conditions:

If you are employed on a full-time or part-time basis in gainful employment not connected to the *Canadian Ski Instructors Alliance (CSIA)* continuously for the 6 consecutive weeks preceding Total Disability:

Benefit Amount: 66.7% of your Regular Gross Weekly Income up to a maximum of \$500 per week, provided that such amount will not be less than \$100 per week for a maximum of 26 weeks for any one period of continuous Total Disability..

If you are not employed on a full-time or part-time basis in gainful employment not connected to the *Canadian Ski Instructors Alliance (CSIA)* continuously for the 6 consecutive weeks preceding Total Disability: \$100 per week for a maximum of 26 weeks for any one period of continuous Total Disability.

Waiting Period: 15 days from the date you have been determined by a Physician to be wholly and continuously disabled and prevented from performing, in any setting, the essential duties of any occupation for which the Insured Member has the minimum qualifications.

Partial Disability Weekly Accident Indemnity Benefit: Your weekly accident indemnity benefit reduced by 50% of your Benefit Amount as shown above up to 50% of the Maximum Number of Weeks Payable as shown above.

Accidental Para-Medical Expense Reimbursement Benefit

Eligibility: Applicable to Class I only - All active Certified Ski Instructors, members in good standing, who are eligible under a Provincial Health Plan under age 70.

If as a result of Injury, and within 30 days from the date of the accident causing such Injury, you obtain medical treatment in Canada from a legally qualified Physician and as a consequence of such Injury incurs expenses for any of the following services when recommended by a legally qualified Physician, the Company shall reimburse you the reasonable and necessary expenses for the following para-medical services:

- (a) private duty nursing by a licensed graduate nurse (R.N.), who does not ordinarily reside your home and who is not a member of your Immediate Family. This benefit is payable up to \$50 per hour to a maximum of \$5,000 for all Injuries resulting from any one accident;
- (b) transportation, when such service is provided by a professional ambulance service to the nearest approved Hospital which is equipped to provide the required and recommended necessary treatment. This benefit is payable up to a maximum of \$5,000 for all Injuries resulting from any one accident;
- (c) Hospital charges for the difference between the public ward allowance under your provincial or territorial government health insurance plan and the semi-private accommodation charge for a semi-private Hospital room. This benefit is payable up to a maximum of \$5,000 per for all Injuries resulting from any one accident;
- (d) rental of a wheelchair, iron lung or other durable equipment, not to exceed the purchase price prevailing at the time rental became necessary;
- (e) fees for services of a licensed physiotherapist. This benefit is payable up to a maximum of \$300 for all Injuries resulting from any one accident;
- (f) prescription drugs and medicines (except in the Province in Quebec);
- (g) expenses for hearing aids, crutches, splints, casts, trusses and braces, but excluding replacement thereof; and

- (h) fees for services of a licensed chiropractor. This benefit is payable up to a maximum reimbursement of \$300 for all Injuries resulting for any one accident.

Reimbursement shall only be made provided that expenses are:

- (a) incurred in Canada;
- (b) incurred within 52 weeks of the date of the accident causing Injury;
- (c) incurred only for therapeutic and not elective treatment; and
- (d) which are supported by original receipts submitted to the Company as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a policy of automobile insurance and any federal or provincial hospital, medical or drug plan.

The maximum amount payable for this benefit is \$10,000 for all Injuries resulting from any one accident.

Accidental Dental Expense Reimbursement

Eligibility: Applicable to Class I only - All active Certified Ski Instructors, members in good standing, who are eligible under a Provincial Health Plan under age 70.

If you suffer Injury to whole and sound teeth, and within 30 days from the date of the accident causing such Injury obtain treatment in Canada for such Injury from a legally qualified dentist or dental surgeon and incur related dental expenses, the Company shall reimburse you the amount for such dental expenses up to the amount allowed for such service in the General Practitioner Schedule of Fees and Treatment Services of the Provincial Dental Association in the province or territory in which you receive such treatment.

Reimbursement shall only be made provided that expenses are:

- (a) incurred in Canada;
- (b) incurred within 52 weeks of the date of the accident causing Injury;
- (c) incurred only for therapeutic and not elective or aesthetic treatment; and
- (d) which are supported by original standard dental claim form submitted to the Company as proof of claim.

This benefit is in excess of any similar benefit provided under any other insurance, policy or plan, including but not limited to a policy of automobile insurance and any federal or provincial hospital, medical or drug plan.

The maximum amount payable for this benefit is \$1,000 dollars for all Injuries resulting from any one accident.

WHEN BENEFITS ARE NOT PAYABLE (EXCLUSIONS)

The Plan will not cover any losses caused in whole or in part by, or resulting in whole or in part from, the following:

- (a) suicide or any attempt thereat by you while sane;
- (b) self inflicted injury or any attempt thereat by you while sane or insane;
- (c) declared or undeclared war or any act thereof;
- (d) sickness, disease, or bodily infirmity whether the loss or claim results directly or indirectly from any of these;
- (e) mental incapacity whether the Loss or claim results directly or indirectly from any mental incapacity;
- (f) sustained while you are undergoing the medical or surgical treatment of sickness, disease, or bodily or mental infirmity;
- (g) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
- (h) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if you are:
 - i. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;

- ii. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
- iii. riding as a passenger in an aircraft owned or leased by *Canadian Ski Instructors Alliance (CSIA)*;
- (i) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
- (j) injury or Loss sustained if you are on full-time active duty in the armed forces or organized reserve corps of any country or international authority. (Unearned premium for any period for which you are on full-time active duty shall, upon application to the Company by *Canadian Ski Instructors Alliance (CSIA)*, be refunded);
- (k) natural causes;
- (l) an accident occurring while the Insured Person is not engaged in an Sanctioned Activity.

NOTICE AND PROOF OF CLAIM

Canadian Ski Instructors Alliance (CSIA) or his agent, or a beneficiary entitled to make a claim or his agent, shall

- (a) give written notice of claim to the Company
 - (i) by delivery thereof, or by sending it by registered mail, to the Head Office or chief agency of the Company in the province, or
 - (ii) by delivery thereof to an authorized agent of the Company in the province, not later than thirty (30) days from the date of the accident or the beginning of the disability due to sickness,
- (b) within ninety (90) days from the date of the accident or the beginning of the disability due to sickness for which the claim is made, furnish to the Company such proof of claim as is reasonable possible in the circumstances of the happening of the accident or sickness and the loss occasioned thereby, and
- (c) if so required by the Company, furnish a certificate as to the cause and nature of the accident or sickness for which the claim is made and as to the duration of the disability caused thereby, from a medical practitioner legally qualified to practice in the province.

FAILURE TO GIVE NOTICE OR PROOF

Failure to give notice of claim or furnish proof of claim within the time prescribed in this statutory conditions will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and **in no event later than one (1) year from the date of the accident or the beginning of the disability due to sickness** and if it is shown that it was not reasonably possible to give notice or furnish proof within the time as prescribed.

INFORMATION

For more information pertaining to the Accident and Disability Insurance Program, please contact Mrs. Frances Dion at 1 800 811-6428 Ext. 231 or by e-mail at frances@snowpro.com.

This document provides only brief descriptions of the coverage available. The full details of the coverage are contained in the Policy including limitations, exclusions and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance is underwritten by AIG Insurance Company of Canada.