

# **2018 Accidental Death & Dismemberment Summary of Coverages**

Bicycle Nova Scotia

Policy Term: January 1, 2018 to January 1, 2019



## Important Note

This is a Summary of Insurance only and outlines in a general way the particulars of coverage we have arranged for you and is provided as a reference only.

The actual policy (ies) including any endorsements determines coverage. The Policy contains terms, conditions, exclusions limitations and other provisions not referenced (or only briefly summarized) here.

Each individual policy must be consulted for full coverage terms, conditions and requirements.. You should review it with respect to each item in detail.

If you have any questions about coverage, conditions, limitations or exclusions, please contact your Marsh Canada Bicycle Nova Scotia representative.

## Named Insured

<b>Named Insured</b>	Bicycle Nova Scotia and its affiliated clubs  In order for an Associated Club to formally be an insured on Bicycle Nova Scotia's Insurance Program, the Club name and the member count need to be reported to and confirmed by Bicycle Nova Scotia
<b>Mailing Address</b>	5516 Spring Garden Road, 4 <sup>th</sup> Floor, Halifax, Nova Scotia B3J 1G5
<b>Insured Operations</b>	Advocacy Association, Recreational Cycling and Sanctioned Activities of the Named Insured and Scheduled Member Clubs
<b>Current Policies</b>	Canadian Sports Commercial General Liability & Errors and Omissions Coverholder: Sutton Special Risk Policy No. 170/025712 Insurer: Lloyd's Underwriters Agreement No. B1551170Y17  Accidental Death & Dismemberment Coverholder: Sutton Special Risk Policy No. 056/024444A Insurer: Lloyd's Underwriters Agreement No. B1551056Y17  Directors & Officers Liability Coverholder: Encon Group Inc. NP-500888 Insurer: Various, see dec pages  Legal Advise Coverholder/Insurer: DAS Group. TRP0026439
<b>Policy Term</b>	12:01 AM January 1, 2018 to January 1, 2019

## 2018-2019 Coverage Summary

### Accidental Death and Dismemberment

<b>Eligible Persons</b>	<p>Registered participants under the age of 75</p> <p>The participant must be a registered member or registered sanctioned event participant who has paid premium for the AD&amp;D Coverage</p>
<b>Covered Activity</b>	<p>An Accident / Injury which first manifests itself while participating in Cycling activities - recreational or during a sanctioned event.</p>
<b>Territory</b>	<p>Canada only</p> <p>The Interpretation of this policy shall be interpreted and construed in accordance with the laws of Canada and the Province of Nova Scotia</p>
<b>Effective Dates</b>	<p>Policy Effective date begins 12:01AM January 1, 2018</p> <p>Insured Persons Effective date begins the later of:</p> <ul style="list-style-type: none"> <li>✚ The policy effective date;</li> <li>✚ The first day of the plan year;</li> <li>✚ The date such Insured Person becomes eligible, subject to any required waiting period; as described in the Schedule of Benefits.</li> </ul>
<b>Termination Dates</b>	<p>Policy termination date begins 11:59 PM December 31, 2018</p> <p>Insured Persons termination date begins the earlier of:</p> <ul style="list-style-type: none"> <li>✚ The date this policy terminates or insurance for a Class of Eligible Person's is terminated</li> <li>✚ The date the Insured Person enters full-time active duty in the armed forces of any country or international authority</li> <li>✚ The date the Insured Persons ceases to be eligible as described in this policy</li> <li>✚ The last day of the last period for which premiums have been paid</li> </ul>
<b>Accidental Death and Dismemberment Benefit</b>	<p>\$ 50,000 Benefit Payment</p> <p>\$ 1,000,000 Aggregate Limit of Indemnity per any Known accumulation</p> <p>This places a maximum limit on all covered losses resulting from the same Covered Accident. Should the total amount payable for all covered losses in any one accident exceed this aggregate, each insured persons covered loss will be paid at the same ratio that the aggregate limit of liability has to the total amount of all covered losses.</p>

<p><b>Scope of Coverage</b></p>	<p>If at any time during the period of this insurance an insured person shall sustain any bodily injury caused by an accident which shall solely and independently of any other cause within twelve calendar months from the date of the accident causing such injury occasion his/her death or disablement as defined, the insurer will pay to the insured person, or to the insured person's beneficiaries, executors or administrators according to the schedule of benefits, provided such injuries are sustained by an insured person under the circumstances and in the manner described in the Hazard outlined in this policy.</p>																										
<p><b>Description of Hazard</b></p>	<p>Such insurance is afforded to an Insured Person to which this Hazard 25A applies, shall be applicable only to injury as defined in this policy, sustained by such Insured Person while the Insured Person is participating in cycling activities.</p>																										
<p><b>Accident Benefits – Payable in addition to the Accidental Death and Dismemberment Benefit, unless noted otherwise</b></p>	<table border="0"> <tr> <td colspan="2">Weekly Accident Indemnity</td> </tr> <tr> <td>Weekly amount</td> <td>\$100 (to a max of 13 weeks)</td> </tr> <tr> <td>Elimination Period</td> <td>7 Days Each and Every Loss *if the Insured Person is hospitalized, benefit payments will commence on the first day of hospitalization</td> </tr> <tr> <td>Maximum Accident Medical Expense Benefit</td> <td>\$15,000 any one accident</td> </tr> <tr> <td>Maximum Accident Dental Expense Benefit</td> <td>\$2,000 any one accident</td> </tr> <tr> <td>Maximum Rehabilitation Benefit</td> <td>\$3,000 expense incurred basis</td> </tr> <tr> <td>Maximum Repatriation Benefit</td> <td>\$5,000 expense incurred basis</td> </tr> <tr> <td>Maximum Prosthetic Appliance Benefit</td> <td>\$3,000 expense incurred basis</td> </tr> <tr> <td>Tuition Expense Benefit</td> <td>\$15 per hour, Maximum \$3,000</td> </tr> <tr> <td>Maximum Special Transportation Benefit</td> <td>\$2,500 expense incurred basis</td> </tr> <tr> <td>Maximum Accident Vision Benefit</td> <td>\$100 expense incurred basis</td> </tr> <tr> <td>Maximum Fracture Schedule Benefit</td> <td>\$1,000 any one accident</td> </tr> <tr> <td>Maximum Emergency Transportation Benefit</td> <td>\$50 expense incurred basis</td> </tr> </table>	Weekly Accident Indemnity		Weekly amount	\$100 (to a max of 13 weeks)	Elimination Period	7 Days Each and Every Loss *if the Insured Person is hospitalized, benefit payments will commence on the first day of hospitalization	Maximum Accident Medical Expense Benefit	\$15,000 any one accident	Maximum Accident Dental Expense Benefit	\$2,000 any one accident	Maximum Rehabilitation Benefit	\$3,000 expense incurred basis	Maximum Repatriation Benefit	\$5,000 expense incurred basis	Maximum Prosthetic Appliance Benefit	\$3,000 expense incurred basis	Tuition Expense Benefit	\$15 per hour, Maximum \$3,000	Maximum Special Transportation Benefit	\$2,500 expense incurred basis	Maximum Accident Vision Benefit	\$100 expense incurred basis	Maximum Fracture Schedule Benefit	\$1,000 any one accident	Maximum Emergency Transportation Benefit	\$50 expense incurred basis
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<p><b>Key Limitations but not limited to</b></p>	<p>Participants must be a registered member or registered sanctioned event participant who has paid premium for the AD&amp;D Coverage</p> <p>Location Limitation – Canada Only</p> <p>Pre-Existing Conditions Limitation – No benefit will be paid for an Insured Person’s Injury from a pre-existing condition for which the Insured Person received medical advice or treatment during the 6 months immediately prior to becoming an Insured Person under this Policy.</p> <p>Pre-Existing conditions means an illness, disease or other condition of the Insured Person that existed before the Insured Person’s coverage became under this policy.</p> <p>Persons training, serving, or taking part in any capacity in the armed forces or their operations of any country or international authority.</p> <p>Being in or on or boarding an aircraft for the purpose of flying therein except as provided in the Section entitled “Air Travel”</p> <p>Suicide or attempted suicide or intentional self-injury</p> <p>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 clause(s)</p> <p>Sanction Limitation</p>
<p><b>Premium Adjustment</b></p>	<p>\$25.00 per member and \$3.00 “day of sanctioned event” Riders</p>

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