

**QUEBEC SHOOTING FEDERATION
SUMMARY OF INSURANCE COVERAGE**
Policy No. 100013088 issued by iA Special Markets, a division of
Industrial Alliance Insurance and Financial Services Inc.

GROUP ACCIDENT INSURANCE

You are covered for a principal sum of \$10,000, if an injury is sustained as the result of any accident while and in consequence of participating in any activity approved by and under the supervision of proper authority of the Quebec Shooting Federation, including travelling directly to or from the site of such activity with other insureds. Benefits are payable in addition to any other insurance you may have.

ACCIDENTAL DEATH, DISMEMBERMENT AND SPECIFIC LOSS INDEMNITY

The "loss" or "loss of use" must occur within 365 days of the date of the accident. These benefits are payable on a lump sum basis and in addition to any other benefits you may receive.

	% of Principal Sum
Life.....	100%
Both Hands or Both Feet	100%
Entire Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Entire Sight of One Eye	100%
One Foot and Entire Sight of One Eye	100%
Speech and Hearing in both Ears.....	100%
One Arm or One Leg	80%
One Hand or One Foot	75%
Entire Sight of One Eye	75%
Speech or Hearing in both Ears	75%
Thumb and Index Finger of Either Hand	40%
Four Fingers of Either Hand	40%
Hearing in One Ear	40%
All Toes of One Foot.....	33 1/3%
Quadriplegia (total paralysis of all four limbs).....	200%
Paraplegia (total paralysis of the lower limbs).....	200%
Hemiplegia (total paralysis of one side of the body)	200%

ACCIDENTAL DENTAL REIMBURSEMENT BENEFIT (\$1,000)

If, due to a force or blow external to the mouth, injury to whole or sound teeth (capped or crown teeth will be considered whole or sound) requires treatment within 30 days, the Company will pay the expenses actually incurred for such treatment.

ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT (\$15,000)

If injury requires medical treatment within 30 days, the Company will pay for reasonable and customary expenses actually incurred within one year for: (a) services of a nurse; (b) transportation by a licensed ambulance service or, when recommended by a physician, by any other conveyance licensed to carry passengers for hire to or from the nearest hospital which is equipped to provide the required treatment; (c) hospital charges for the difference between the public ward allowance under the provincial hospital plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician); (d) rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary; (e) services of a licensed physiotherapist or certified athletic sports therapist, when recommended by a physician, subject to a maximum reimbursement of \$500 during any one policy year; (f) drugs and medicines which require the written prescription of a physician and are dispensed by a registered pharmacist or physician; (g) miscellaneous expenses for hearing aids, crutches, splints, casts, trusses and braces, but not including replacement thereof; braces do not include dental braces and are subject to a maximum of \$750 during any one policy year; (h) services of a licensed chiropractor, subject to a maximum reimbursement of \$500 during any one policy year.

BRAIN DAMAGE BENEFIT

If an injury results in brain damage, the Company will pay the principal sum, less any amount paid or payable under the Accidental Death, Dismemberment and Specific Loss Indemnity as the result of the same accident, provided that the insured incurs brain damage within 120 days from the date of the accident, is hospitalized as a result at least 7 of the first 120 days, and a physician determines and the Company is satisfied that the insured has evidence of brain damage for at least 6 consecutive months.



FAMILY TRANSPORTATION BENEFIT (\$20,000)

If an injury results in confinement as an inpatient in a hospital located at least 150 km from the insured's residence, and such injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, the Company will pay the expenses actually incurred by an immediate family member for hotel accommodation and transportation by the most direct route to the confined insured. If transportation occurs in a private vehicle, then reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometre travelled.

FRACTURE, DISLOCATION, TENDON SEVERANCE AND MISCELLANEOUS INDEMNITY (\$500)

If injury results in a fracture, dislocation, tendon severance or other miscellaneous conditions, the Company will pay various percentages of the indemnity amount for any such occurrence, and not more than one such indemnity, the greatest, as the result of any one accident. In the event of compound, comminuted or bi-lateral fractures, the amount payable will be doubled.

FUNERAL EXPENSE BENEFIT (\$5,000)

If an injury results in loss of life, an additional amount is payable for funeral expenses actually incurred.

Indemnity payable under this part shall be limited to only one policy if this benefit is contained in two or more policies issued by the company.

HOME ALTERATION AND VEHICLE MODIFICATION BENEFIT (\$50,000)

If an injury requires the use of a wheelchair to be ambulatory, the Company will pay the cost of alterations to the insured's principal residence and/or the cost of modification to one motor vehicle utilized by the insured, provided such injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, subject to the greater of \$15,000 or 10% of the principal sum to a maximum of \$50,000.

IDENTIFICATION BENEFIT (\$20,000)

If an injury results in loss of life, and requires body identification, the Company will pay the expenses actually incurred by an immediate family member for lodging, board and transportation by the most direct route, provided the body is located not less than 150 kilometres from the immediate family member's residence and the identification of the body is required by the police or a similar law enforcement agency. If transportation occurs in a private vehicle, then reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometre travelled.

REHABILITATION BENEFIT (\$20,000)

If an injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity and requires that the insured undergo special training in order to be qualified to engage in a special occupation in which the insured would not have engaged except for such injury, the Company will pay the reasonable and necessary expenses incurred for such training within 3 years.

REPATRIATION BENEFIT (\$20,000)

If an injury results in loss of life, the Company will pay the expense incurred for shipment of the body to the city of residence of the deceased.

LIMITED AIR TRAVEL COVERAGE

Coverage includes injury sustained in consequence of riding as a passenger and not as a pilot or member of the crew; in boarding or alighting from or being struck by; or making a forced landing with or from:

- (a) any aircraft having a current and valid airworthiness certificate and which is operated by a person holding a current and valid pilot's license of a rating authorizing him to pilot such aircraft, or
- (b) any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

Notwithstanding (a) and (b) above, coverage excludes injury sustained while and in consequence of riding as a passenger, pilot, operator or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft owned, operated or leased by the policyholder.

TERMINATION OF INSURANCE OF AN INSURED

Coverage will terminate immediately on the earliest of: (a) the policy termination date; (b) the premium due date if the Policyholder fails to pay the insured's premium, except as a result of an inadvertent error; (c) attainment of age 75; (d) the date an insured is ineligible for coverage.

WHEN DOES THIS INSURANCE NOT APPLY?

The policy does not cover loss, fatal or non-fatal, caused by or contributed to, directly or indirectly resulting from:

- » declared or undeclared war or any act thereof;
- » active full-time service in the armed forces of any country;
- » suicide or any attempt thereat or intentionally self-inflicted Injury, while sane or insane;
- » injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided in the "Limited Air Travel Coverage";
- » physical or mental illness or disease or treatment for the illness or disease;

Nor does the policy cover expenses incurred:

- » charges of masseur;
- » purchase, repair or replacement of eyeglasses or contact lenses or prescriptions therefor;
- » x-rays, repairs or replacement of pre-existing dentures fillings or crowns, except as provided in the Accidental Dental Reimbursement Benefit;
- » expenses incurred by an insured who is not covered under any Federal or Provincial Hospital Plan.

BENEFICIARY

Indemnity payable in the event of the loss of life of an insured is payable to the estate of the insured. All other indemnities are payable to the insured, with the exception of indemnities payable under the following parts:

- Family Transportation Benefit
- Funeral Expense Benefit
- Identification Benefit
- Repatriation Benefit

The policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation.

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This summary is for information purposes only. For further details, refer to the Master Policy which is on file with the Policyholder. The Master Policy sets forth in detail the terms and conditions of the Plan and all rights and obligations are determined in accordance with the Master Policy issued by iA Special Markets, a division of Industrial Alliance Insurance and Financial Services Inc., not this summary.

(SEP/2023)