

Limitations and Exclusions

No benefit shall be payable for any loss resulting directly or indirectly, wholly or partially from any of the following:

- (a) professional athletes;
- (b) sickness or disease either as a cause or effect;
- (c) any intentionally self-inflicted injury;
- (d) any of the hazards of aviation except while riding as a fare paying passenger in a licensed aircraft operating on a regular scheduled service between airports;
- (e) declared or undeclared war, invasion or civil war, or any act thereof;
- (f) service in the armed forces of any country;
- (g) any benefits that are available under any Government Health Insurance Plan, whether enrolled in such a plan or not;
- (h) dental and/or other expense benefits shall be for the excess of expenses payable under any other benefit plan or policy;
- (i) an insured person who is not a resident of any Canadian province that has enacted Medical Care Legislation unless stated specifically in this policy.

This insurance is subject to and shall not contravene any Federal or Provincial statutory requirements with respect to hospital or medical plans, nor shall it duplicate any benefits which are provided under any Federal or Provincial Hospital or Medical Plans, or any other policy providing a reimbursement indemnity.

Athletic Accident Claim Procedures

- It is the responsibility of the Insured to obtain an athletic accident claim form from the association or club executive.
- The Insured or parent/guardian shall fully complete the claim form.
- For reimbursement of dental or medical claims, the Insured shall have the attending dentist or physician complete the applicable form.
- The Insured shall submit the completed claim form to the association or club executive for their signed certification.
- Proof of claim, including a report from the attending dentist or doctor, must be submitted within 90 days of the date of the accident.
- The association or club executive shall forward the completed claim form without delay to:

Sport Manitoba Inc.

200 Main Street
Winnipeg, Manitoba
R3C 4M2

The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms.

ALL **SPORT** INSURANCE
MARKETING LTD.

Sport
Manitoba 

**INSURANCE
PROGRAM**



Underwritten By
AVIVA Insurance Company of Canada