





# Sports accident insurance

#### You perform, we insure.

At SSQ Insurance, offering a personalized service remains our top priority. We offer coverage plans that are complete, simple and affordable to make your life easier.

### Who is sports accident insurance intended for?

This insurance is for players, managers, trainers, administrators and officials during matches, training sessions and team trips. Don't let an injury ruin your activities!

#### **Key features**

- Insurance amount of \$10,000 in case of accidental death (higher amounts are also available).
- A benefit corresponding to twice of the insurance amount if the insured loses use of hands, arms, legs, speech, hearing, or becomes quadriplegic, paraplegic or hemiplegic, or if he/she is dismembered.
- Maximum benefit of \$10,000 for the following expenses:
  - Prescription drugs;
  - Ambulance service;
  - Portion of hospitalization expenses exceeding the expenses for staying in a standard ward;
  - Care provided by an authorized physiotherapist (including a certified sports therapist);
  - Care provided by an authorized chiropractor;
  - Nursing care provided in a private clinic (authorized nurses);
  - Purchase of crutches, braces, orthopedic devices and trusses.
- Maximum benefit of \$1,000 (contact sports) or \$5,000 (non-contact sports) for the dental care rendered necessary following an injury to natural and healthy teeth (including crowns).



#### **Coverages offered**

Benefit in case of fracture	Maximum benefit of \$1,000 if the insured suffers fractures on one or several bones.
Use of a taxi in case of emergency	Reimbursement of transportation expenses (up to a maximum of \$50) following an injury, if the insured must use a taxi to get to the doctor's office or hospital closest to the location of the accident.
Professional rehabilitation benefit	Maximum benefit of \$5,000 if, following a sports accident, the insured must take special professional training.
Expenses for individual courses	Reimbursement of expenses for individual courses up to \$2,000 if the insured must stay in bed or at home following an accident.
Additional options*	
Total permanent disability	Maximum benefit of \$10,000 if, following an accident, an insured between the ages of 18 and 65 is totally disabled and unable to keep a remunerative employment.
Dental prostheses or bridges	Reimbursement, up to \$500, of expenses for repairing a dental prosthesis or a bridge rendered necessary following a sports accident.
Glasses or contact lenses	Reimbursement, up to \$100 if, following a sports accident, the insured must start wearing glasses or contact lenses.
Transportation to consult	<ul> <li>Reimbursement of transportation expenses (maximum of \$150 per return trip and 5 return trips per insurance period);</li> </ul>
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<sup>\*</sup> Additional costs apply.

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## **About SSQ Insurance**

Founded in 1944, SSQ Insurance is a mutualist company that puts community at the heart of insurance. With assets under management of \$12 billion, SSQ Insurance is one of the largest companies in the industry. Working for a community of over three million customers, SSQ Insurance employs 2,000 people. Leader in group insurance, the company also sets itself apart through its expertise in individual life and health insurance, general insurance and the investment sector.

Hotel expenses (maximum of \$50 per day and 6 days per insurance period)

if the insured, upon recommendation from the physician, must consult a specialist who is located at least 150 km from the place of residence.



This document is intended to provide an overview of your coverage. It does not describe all the provisions, exclusions and limitations applicable to the coverage or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the contract.