



Certificate of Insurance

Coverage under this certificate is subject to the full terms, limitations and conditions in the Master Policy. Please contact the policyholder to review the policy.

NOTE: Italicized words are defined terms whose definition appears in the definitions section of the policy.

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| Policyholder | Water Polo Canada | Policy Number | 224468005 |
| Policy Effective Date | August 31, 2015 | Policy Expiry Date 11:59 PM | August 30, 2016 |
| Coverage for each <i>insured person</i> commences upon departure from his/her province or territory of residence and terminates upon return to his/her province or territory of residence provided he/she remains eligible. | | | |

In the event of an *emergency* please contact Intrepid 24/7 immediately at:

1-800-203-8508 **+1-416-646-3107**

toll-free from Canada and the USA **collect where available**

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| Eligibility | <p>To be covered under this policy an <i>insured person</i> must meet the following eligibility requirements:</p> <ol style="list-style-type: none"> 1. Canadian resident covered under a <i>government health insurance plan</i>; and 2. no more than 65 years of age; and 3. travelling on a <i>trip</i> sanctioned by the <i>policyholder</i>; and 4. on the list of members entitled to coverage provided to the <i>insurer</i> by the <i>policyholder</i>. |
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| EMERGENCY HOSPITAL & MEDICAL SCHEDULE OF BENEFITS | |
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| Coverage Details | <p>The <i>insurer</i> will reimburse the <i>reasonable and customary costs</i> incurred for eligible expenses incurred by an <i>insured person</i> as the result of an <i>accident</i> or sickness up to a maximum of \$5,000,000 per <i>insured person</i>, subject to all policy conditions, limitations, exclusions and provisions.</p> <p>This benefit covers expenses that are:</p> <ol style="list-style-type: none"> a) incurred as a result of an <i>emergency</i> due to sudden and unforeseen <i>sickness and/or injury</i> occurring during the coverage period; and b) in excess of those covered by any other plan of insurance under which the <i>insured person</i> may have coverage. |
| Emergency Hospital & Medical | \$5,000,000 |
| Emergency Air Transportation | \$250,000 |
| Hospital Accommodation | Policy limit |
| Medical Services | Policy limit |
| Diagnostic Services | Policy limit |
| Prescriptions | \$10,000 |
| Private Duty Nurse | \$10,000 |
| Paramedical Services | \$500 |
| Medical Appliances | Policy limit |
| Ambulance | Policy limit |
| Dental Accident | \$5,000 |
| Transportation to Bedside | Economy Airfare |
| Meals and Accommodation | \$5,000 |
| Hospital Allowance | \$500 |
| Vehicle Return | \$5,000 |
| Repatriation | \$10,000 |
| Excess Baggage Return | \$500 |

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| <p>Pre-existing Conditions Exclusion:</p> <p>This policy does not cover losses or expenses related in whole or in part, directly or indirectly, to:</p> <ul style="list-style-type: none"> • Any <i>sickness, injury</i> or medical condition that was not <i>stable</i> in the 90 days prior to the effective date. |
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