

## Hockey Canada accident insurance benefits do not cover:

- 1. Benefits eligible for payment by an Employee's Private Medical and/or Dental Plan. The plan acts as second "payer" in all cases and can be used for deductibles/coinsurance not paid by the first "payer".
- 2. Any benefits provided or paid by any Government Hospital or Medical Plans, whether or not the injured person is included in such plan. There are no payments for any non-resident who plays hockey in Canada without some form of primary coverage.
- 3. The purchase, repair or replacement of eyeglasses or contact lenses, or prescriptions thereof.
- 4. Sickness or disease either as a cause or effect.
- 5. Injury resulting from war or any act of war, whether declared or undeclared.
- 6. Air travel, except as a fare-paying passenger in an aircraft with a certificate of air worthiness to/from a Hockey Canada sanctioned activity.
- 7. Expenses of dental treatment incurred for the cost of replacement or repair of artificial teeth or dentures, permanent bridgework excepted.
- 8. The expenses of a knee brace or similar device, the use of which is solely to allow an insured person to participate in a game or practice of hockey.
- 9. Any expenses not submitted within 365 days of the date of the accident.
- 10. Any accident report forms not submitted within 90 days of the accident.
- 11. Equipment replacement.