VARSITY SPORT USA MEDICAL INSURANCE POLICY SUMMARY

1. What is covered

As the result of any injury or sickness any of the following reasonable and necessary medical expenses shall be reimbursed:

- Excess hospital and medical benefits;
- Emergency dental benefit;
- Subsistence allowance;
- Repatriation benefit;
- Attendant travel fare benefit;
- Return of vehicle benefit;
- Family transportation benefit;
- Child care benefit; and
- Emergency medical evacuation.

2. Deductible

None

3. Who is covered

- All athletes and coaches and volunteers under the age of 65 for the following varsity teams:
  - Men's and women's soccer
  - Men's and women's field hockey
  - Men's and women's basketball
  - Men's and women's rowing
  - Men's and women's golf
  - Men's and women's swimming
  - Men's and women's cross country and track & field
• Men's and women's volleyball
• Men's and women's rugby

4. What is not covered

• Any event, sports trip, or event of competition exceeding 30 days
• Any expenses incurred after 52 weeks of the date of the accident or sickness
• Any condition or symptom which has received medical treatment, advice, counseling within 180 days of the insured person leaving the province of residence
• Any condition caused by the abuse of drugs, toxic substances or incidents caused by the influence of alcohol

5. Policy territory

Worldwide

Last updated: March 31, 2014