

# Sports & Activities Coverage

This Optional Coverage can be purchased as an endorsement to an Emergency Medical Insurance plan.

If a sport or activity is not listed in the benefits below or excluded under the General Exclusions, coverage for that sport or activity will be provided under the Emergency Medical Insurance plan without the purchase of this Optional Coverage. For more details on excluded sports and activities, refer to the General Exclusions on page 46.

## Benefits

This coverage does not increase the maximum limits of the Emergency Medical Insurance plan stated in this Policy.

Coverage is subject to the terms and conditions specified in the section entitled Emergency Medical Insurance.

## Applicable to All Ages

We will pay *reasonable and customary charges* for medical and related expenses up to the coverage limits for an *acute*, sudden and unexpected *emergency medical condition* while participating in, training or practicing for the following sports or activities, if you select the applicable sport or activity at the time of application:

### Maximum limit – Up to the Policy limit

- *Backcountry* skiing/snowboarding
- Boxing
- *Downhill freestyle skiing/snowboarding in organized competitions*
- *Downhill mountain biking*
- *Ice climbing*
- *Mixed martial arts*
- *Mountaineering*
- *Rock climbing*

### Maximum limit – Up to \$500,000

- BASE jumping
- Hang gliding/paragliding
- *High risk snowmobiling*
- *Motorized speed contests*
- Parachuting/skydiving/tandem skydiving
- Scuba diving or free diving over 40 metres
- *White water sports – Class VI*
- Wingsuit flying

The charges must result from an *emergency* that first occurs after coverage commences (including after any applicable *waiting period*) and while you are travelling outside of your province/territory of residence.

## Applicable to Insureds 21 years and over only

### Maximum limit – Up to the Policy limit

We will pay *reasonable and customary charges* for medical and related expenses up to the coverage limits for an *acute*, sudden and unexpected *emergency medical condition* while participating in, training or practicing on behalf of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports, if *you* select the applicable sport at the time of application:

- Football  
(American and Canadian)
- Ice hockey
- Rugby

The charges must result from an *emergency* that first occurs after coverage commences (including after any applicable *waiting period*) and while *you* are travelling outside of *your* province/territory of residence.