

**The benefits of  
Standardbred Canada  
Accident  
Insurance for...**



**...Drivers  
Trainers  
Grooms  
Officials  
and Field Representatives**

**THREE KINDS OF INSURANCE FOR HORSE-RELATED ACCIDENTS**

**1 WEEKLY ACCIDENTS**

**The Weekly Amount**

Drivers	\$ 275.00
Trainers	\$ 255.00
Grooms	\$ 210.00
Officials and Field Representatives	\$ 210.00

**The Benefit**

The weekly benefit is payable from the 14th day of accidental injury for up to 104 weeks. You must be wholly & continuously disabled.

Successive periods of disability are considered the same period of disability unless separated by **either** two complete consecutive weeks of active, full-time work **or** by one full day of work and due to wholly different causes.

**Some Limitations**

- You must be under the care of a physician during the entire period of disability.
- Your weekly Indemnity amount will be reduced by income received from US Social Security C/QPP, Workers' Compensation, wages or any other disability benefits from your employer which exceeds 75% of your pre-disability earnings.

**2 MEDICAL/DENTAL**

**The Amount**

Up to \$3,000 per incident for medical expenses and \$3,000 per incident for dental expenses.

**The Benefit**

Reimbursement of reasonable and customary charges for:

- treatment by a physician, surgeon, dentist or oral surgeon,
- services and supplies including hospital, nursing and ambulance which are incurred as the result of any one accident and within one year after the date of the accident, provided the first expense is incurred within 26 weeks after the date of the accident.

**Coordination with Medicare**

For Canadian residents: Benefits under this plan are in excess of the provincial medical or hospital plan benefits payable in your province of residence.

For all other members: Benefits are in excess of any benefits which would have been payable under the Ontario Health Insurance Plan.

**3 DEATH & DISMEMBERMENT**

**The Amount (Principal Sum)**

Drivers	\$30,000	Trainers	\$30,000
Grooms	\$20,000	Officials & Field Reps	\$15,000

The Principal Sum doubles if the accident occurs as a direct result of horse-driving on a member track during a scheduled event. If you become totally and permanently disabled because of the accident, the plan will pay up to the Principal Sum, less any loss benefits payable.

**Table of Losses**

For a loss which occurs within 365 days after the accident (or, in the case of loss of use, for which the loss is continuous for at least 365 days) the plan will pay up to:

**For loss of:**

Life	The Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	The Principal Sum
One Hand and One Foot	The Principal Sum
One Hand or One Foot and Sight of One Eye	The Principal Sum
Speech and Hearing in Both Ears	The Principal Sum
One Arm or One Leg	3/4 Principal Sum
One Hand or One Foot or Sight of One Eye	2/3 Principal Sum
Speech or Hearing in Both Ears	2/3 Principal Sum
Thumb and Index Finger or at least 4 Fingers of One Hand	1/3 Principal Sum
All Toes of One Foot	1/4 Principal Sum

**For loss of use of:**

Both Legs or Both Arms or Both Hands	The Principal Sum
One Leg or One Arm	3/4 Principal Sum
One Hand or One Foot	2/3 Principal Sum

**The Principal Sum is the maximum amount that would be paid for all injuries to any one person resulting from any one accident.**

"Loss" means complete loss by severance except that in the case of loss of sight, speech or hearing, it means loss beyond remedy by surgical or other means.

"Loss of use" means total loss of ability to perform every action and service the arm, hand or leg was able to perform before the accident.

**Answers to questions you may have**

**Q. How do I become eligible for these benefits?**

**A.** If you are a Driver, Trainer, Groom, Official or Field Representative, under age 70, you are eligible for these benefits when you become a paid-up member of Standardbred Canada. Participation in the plan is mandatory and the cost will be reflected in your annual member renewal.

**Q. What, exactly, is a "horse-related" accident?**

**A.** A horse-related accident is one which occurs at a public or private racetrack or stable (within the jurisdiction of Standardbred Canada) while you are engaged in one of these duties:

- driving, training, exercising, feeding or handling trotting or pacing horses,
- handling sulkies, carts or other racing gear,
- maintaining or preparing track surfaces (including snow removal), or
- when you are handling horses, feed, sulkies, carts or other racing gear while transporting them to or from a public or private track or stable.

**Q. Where am I covered for these benefits?**

**A.** If you are a Canadian resident, you are covered while racing at any public or private racetrack within the jurisdiction of or approved by Standardbred Canada.

If you are not a Canadian Resident, you are covered only while racing in Canada.

**Q. Who is considered a Canadian resident?**

**A.** Any member who maintains his/her **permanent** residence in Canada and who resides here for at least 183 days in any year is considered a Canadian resident for purposes of this insurance.

**Q. Are any accidents or injuries not covered?**

**A.** No benefit will be payable if the accident is not "horse-related" as described previously (e.g. which happens while you are walking from the stable to your car), or any accident which occurs away from the track, except as noted in the description of "horse-related".

**Q. Are there any other limitations?**

**A.** No Weekly Indemnity benefits are payable if injury results from or was in any manner or degree associated with or occasioned by suicide or self-inflicted injury while sane or insane; war, declared or undeclared; air travel; active full-time service in the armed forces of any country.

No Death or Dismemberment benefits will be paid for injury or death resulting from intentional self-mutilation or suicide; viral infection, bacterial infection, any form of disease or illness or physical or mental infirmity, medical or surgical treatment; participation in a riot, war or any act of war, insurrection; service in the armed forces of any country; air travel serving as a crew member, air travel in aircraft owned, leased or rented by your employer, or air travel where the aircraft is not properly licenced or the pilot is not properly certified to operate the aircraft.

**Q. How long does my coverage remain in effect?**

**A.** As long as you continue to be a paid-up member of Standardbred Canada, your coverage will remain in effect until your 70th birthday.

This brochure is only an outline of the plan. Terms and conditions of your Group Policy No. 33337GH will prevail.

Underwritten by:



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**For more information, call your Standardbred Canada office at: 905.858.3060**