



2025 Optional RCA Club Multi-Sport and Activity Insurance Program - Coverage and Premiums

Annual Premium Options

Flat Annual Premium – \$350

Coverage includes all the following activities:

- Running
- Yoga
- Hiking
- Badminton
- Tennis
- Potlucks
- Movie Nights
- Team socials hosted at 3rd party venues with their own insurance

Flat Annual Premium – \$650

Coverage includes all the following activities:

- Cycling
- Kayaking
- Volleyball
- Canoeing
- Cross Country Skiing

Other activities to be referred.

Schedule of Benefits

Maximum Age Limit:	75 years
Aggregate Limit of Liability:	\$1,500,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights:	No cover
Aggregate Limit of Liability per Event for Nuclear, Biological, Chemical Terrorism:	No cover
Policy Currency:	CAD

Lump Sum Benefits	Amount
Lump Sum Injury and Death Benefits	\$50,000
Broken/Fractured Bones Benefit	\$1,000

Accidental HIV Infection Lump Sum Benefit	\$15,000
Cosmetic and Reconstructive Surgery Benefit	\$2,500
Executor Expenses Benefit	\$2,500
Air or Road Rage Benefit	\$5,000
Carjacking Benefit	\$5,000
Premature Childbirth/Miscarriage Benefit	\$5,000
Prosthetic Limbs and Eye Benefit	\$5,000
Terrorism Injury Benefit	\$5,000
Trauma Counselling Benefit	\$5,000
Dependent Child Supplement Benefit	\$15,000
Maximum Payable per Dependent Child	\$5,000
Orphaned Benefit	\$100,000

Other Benefits Consequent of an Injury or Illness

Family Accommodation and Transport Expenses Benefit	\$15,000
Bed Care Benefit	\$2,000
Daily Amount	\$100
Childcare Services Benefit	\$5,000
Education Fund Benefit	\$15,000
Maximum Payable per Dependent Child	\$5,000
Home, Workplace and Vehicle Modification Benefit	\$15,000
Retraining and Rehabilitation Expenses Benefit	\$15,000
Unexpired Membership Benefit	\$1,000
Partner Employment Training Benefit	\$15,000
Financial Advice Benefit	\$2,000
Corporate Image Protection Benefit	\$10,000
Funeral Expenses Benefit	\$5,000
Repatriation Benefit	\$15,000
Identification Benefit	\$10,000
Seat belt and Air Bag benefit	\$50,000
Tuition Benefit	\$2,000

Accidental Medical and Dental Benefits

Accidental Medical Benefit	\$15,000
Paramedical Expenses	\$1,500

Medical equipment	\$500
Assistive Device Replacement	\$200
Ambulance	\$300
Accidental Dental	\$10,000
Weekly Benefits	
Weekly Injury Benefit	\$100
Income Limitation	85%
Deferral Period	14 Days
Benefit Period	104 Weeks
Benefit Period (Insured Person aged 60-64 years)	26 Weeks
Benefit Period (Insured Persons aged 65-70 years)	26 Weeks
Coma Benefit	\$15,000
Daily Amount	\$100