

FAQ

ScotDance Canada



The following is for information purposes only and subject to the terms, conditions and exclusions of the ScotDance Canada Master policies on file with the ScotDance Canada. In case of discrepancy, the actual policy will prevail.

SPORT PARTICIPANT ACCIDENT PROGRAM

“Certificate Holder” means an Insured member of ScotDance Canada, whose name is on record with ScotDance and is acting as a participant in an “Organized Activity” of ScotDance Canada.

Certificate Holders are designated according to their role as a member of the organization of ScotDance Canada or acting on behalf of SDC in an approved activity.

Question:

[What does the Participant Accident policy cover?](#)

Answer:

The Participant Accident policy provides coverage for **registered members** and assigned persons acting on behalf of Scotdance Canada when they are participating in a competition, training or approved activity that is usual and customary to ScotDance Canada. Any accident resulting in death, dismemberment, paralysis, loss of use, sight speech or hearing – while and in the consequence of

- a) Participating in a practice or competition which is organized under the supervision and direction of the governing body/sports association;
- b) Being transported with other members as a group to such practice or competition

Question:

[What designates eligibility for coverage?](#)

Answer:

All registered members on record with ScotDance under the age of 80 who are Canadian residents and are covered under a Canadian Federal and/or Provincial health and hospitalization insurance plan. This is an excess policy for medical expense over and above any Provincial Health Plan or Private Health plan.



Question:

Does the policy provide 24 hour coverage?

Answer:

No, only while participating in a competition or approved ScotDance Canada activity of which the insured is a member.

Question:

What is the procedure when an injury occurs?

Answer:

Claims are to be reported within thirty (30) days after the date of the accident causing such injury. ScotDance Canada is authorized to confirm an individual membership and confirm that a loss was suffered while a member was participating/training in a sanctioned/approved program or competition.

The claimant should contact: SDCriskmanagement@scotdance.ca

Schedule of Benefit limits attached.

SPECIFIC LOSS INDEMNITY:

When injury results within the policy term in any of the losses specified in the Schedule of Benefits within three hundred and sixty-five (365) days of the date of the accident, the underwriters will pay the amount stated in the Schedule of Benefits in the policy but no more than one (1) such amount, the largest, will be payable as the result of any (1) accident.

Out of Country Travel – this policy is not an Excess Medical Policy for Out of Country Travel (out of Canada).

This is not a Loss of Wage policy.

If you have any questions, please direct them through the ScotDance Canada

Note: Reasonable and Customary expense must be incurred by the insured member for such treatment or service within 52 weeks of the date of the “accident”.