

# Ontario Soccer Accident and Travel Insurance

## Frequently Asked Questions

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### FAQs

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## 1. What type of Accident Insurance is provided by Ontario Soccer to its registrants?

Accidental Death and Dismemberment Insurance (AD&D).

## 2. What is AD&D Insurance?

AD&D Insurance is designed to reimburse a registrant in good standing who suffers an injury or death while participating in an Ontario Soccer Sanctioned Activity.

This coverage will provide the following benefits:

- A. A lump sum payout in the event of death or loss of use of a body part. Payable worldwide.
- B. Accident Medical Expense Benefit that will reimburse some costs not covered by OHIP, Private or Group Insurance such as: physiotherapy and medical equipment and more. These benefits are Payable when incurred within Canada.

Coverage is secondary to OHIP, Private or Group Insurance.

## 3. What is Out of Country Travel Insurance and how do I obtain it?

Out of country travel insurance will cover emergency medical expenses that are a result of an unforeseen accident and sickness when traveling outside of Ontario to an Ontario Soccer sanctioned event.

**Important note: Out of Country Medical Insurance is mandatory and required for obtaining travel permits. Visit the [How to Obtain Team Travel Protection Insurance Link](#)**

## 4. Who is eligible for Out of Country Travel Insurance? Can family purchase this insurance too?

All active registrants who are Canadian and residents of Ontario with active OHIP under 60 years old may purchase this insurance. Family have access to the customized rate when traveling with the team.

## 5. How do I obtain a Travel Insurance certificate?

Once the policy has been purchased on-line a certificate of insurance is issued automatically to the email address entered when the policy was set up in the Tugo Travel system.

## 6. Do I still need Travel Insurance if I am covered for Liability and AD&D Insurance?

Yes, out of country travel is separate from liability and AD&D Insurance and must be purchased separately. Please refer to the Commercial General Liability FAQ.

## 7. Can I use my own insurance?

No. Registrants are required to purchase insurance for teams traveling outside of Ontario through Tugo Travel ([Link](#)) For further information on travel permission requirements, please refer to Ontario Soccer Operational Procedures.

## 8. Is there a customized rate for both single trip and annual plans?

Currently the customized rate is for single trips only. Annual plans are available. Please contact HUB international for options with Tugo Travel. Standard group rates apply.