

***THE ROOST FACTORY
XTREME TEAM™ SUPPORT
PROGRAM***



This document certifies that

Member Name

Is an Official Member of the Roost Factory Xtreme Team Support Program
and is entitled to all benefits and privileges.

Effective Date: ___ / ___ / ___

INSURING A AGREEMENT



Master Policy Effective Date: February 1, 2021 at 12:01 A.M. standard time at the head office address of the Policyholder. It continues in force for the period for which premium has been paid and terminates at the address of the Policyholder at 12:01 A.M., Standard Time, on the Expiry Date.

Expiry Date: February 1, 2021 at 12:01 A.M. standard time at the head office address of the Policyholder.

Renewal: This policy may be renewed subject to consent of the Insurer for further consecutive terms on payment of premium at the rates and in the amount determined at the time of renewal.

The Insurer reserves the right to decline renewal of this policy by giving written notice to the Policyholder of such declination at least 30 days prior to such date.

The Wawanesa Life Insurance Company ("Insurer") agrees with the Policyholder to insure eligible persons ("Insured Person") and promises to pay for loss resulting from Injury to the extent limited and provided under this policy.

This agreement is made in consideration of the Policyholder's payment of the required premiums and subject to the minimum policy Term Premium and minimum Retained Premium.

Signed by The Wawanesa Life Insurance Company at its Executive Office in Winnipeg, Manitoba, Canada, on the Master Policy Effective Date.

Benefit Amount

Specific Loss Accident Indemnity	\$25,000
Accident Reimbursement Expense	\$15,000
Accidental Dental Expense	\$ 5,000
Emergency Transportation Expense	\$ 50
Eyeglasses/Contact Lenses Expense Purchase	\$ 300
Repair or Replacement	\$ 200
Family Transportation Expense	\$15,000
Fracture Dislocation, Tendon Severance and Misc Indemnity	\$ 1,000
Home Alteration and/or Vehicle Modification Expense	\$15,000
Permanent Total Disability Indemnity.....	\$10,000
Prosthetic Appliance Expense	\$5,000
Rehabilitation Expense	\$10,000
Special Transportation Expense	\$1,050

2. Aggregate Limit of Indemnity

\$500,000

3. Sport

Name of Sport:

Class I: All-Terrain Vehicle, Utility Vehicle, Motocross, Supercross, Arenacross, Enduro and Cross Country racing

Class II: Motocross, Supercross, Arenacross, Enduro and Cross-Country racing

DESCRIPTION OF COVERAGE

The hazards against which insurance is provided under this policy are Injury sustained by an Insured Person while and in consequence of:

(a) participating in a practice session or game of the Sport(s) for which coverage is indicated in the Schedule, which session or game is approved by and under the supervision of proper authority of the team, club, or organization of the Policyholder of which the Insured Person is a member or a sanctioned event organizer; or

(b) travelling directly to or from such practice session or game with other Insured Persons, under the supervision of proper authority of the team, club, or organization of the Policyholder of which the Insured Person is a member.

In order for this insurance to apply practice sessions and games must occur at privately owned tracks or at legal riding areas and tracks approved by municipal authorities. Coverage does not apply while participating in a practice session or game of Freestyle Motocross.

To view Master Policy Document, [Click Here](#).

(link to redacted copy of master document stored on hidden page of hoosier-offroad.com)

IN CASE OF EMERGENCY

1. **Call 911** to get trained EMS engaged and in route to the scene.
2. **Bleeding.** Circulation If patient is hemorrhaging and/or spurting blood, then you must control external bleeding immediately. Direct pressure is the most efficient way to control bleeding. The application of a trauma dressing is valuable. Use of a tourniquet has been shown to rapidly control severe limb bleeding and may be the best option for a severely bleeding victim in a rapidly evolving situation, or in the case of limb amputation. If minor bleeding, then skip to step 3 and control bleeding at step 5.
3. **Airway-cervical** (neck) spine control and level of consciousness determinations can be performed simultaneously with the first hands-on contact with the victim. If the victim can talk and make sense of what has happened, the airway is intact, and the brain is receiving adequate oxygenated blood. If the circumstances place the victim at risk for injury to the cervical spine, the head and neck should be held in place and he or she *should not be moved*.
4. **Breathing** rate & quality are checked next. The trachea (windpipe) is checked to see if it is in the middle of the neck. If the scene is safe, the chest is exposed to look for bruises, penetrating wounds or very tender areas. How these are managed will depend on the rescuer's level of training and equipment.
5. **Circulation** can be checked by feeling for a pulse at the wrist if the arm is not severely injured. A strong steady pulse is good. The inability to feel a pulse or finding a weak, irregular, or "thready" pulse should raise serious concerns that the victim is in shock and needs to be delivered promptly to higher levels of care.

PROCESS FOR FILING A CLAIM

1

CLAIM REQUEST SUBMITTED TO WIESNER INSURANCE AGENCY to begin the claims process.

Phone	905-451-4205 ext. 5
Toll-Free	800-408-2877 ext. 5
Email	claims@wiesnerinsurance.com

2

INFORMATION GATHERING & SUBMIT NOL. Wiesner Claims Specialist will obtain claim information from Claimant and complete a Notice of Loss (NOL) and will submit to Wawanesa Life Insurance Company.

3

NOL REVIEW. Wawanesa Life Claims Department to review NOL. If information is adequate, proceed to Step 4, if further information is required, proceed to Step 3a.

- a. Wawanesa Life Claims Department to obtain additional information from Wiesner Insurance.

4

WAWANESA LIFE AND CLAIMANT: COMPLETE PROCESS. Wawanesa Life claims specialist to review policy limits, review external coverages, collect receipts and finalize claim for any payment due claimant.

- a. Claim settled directly between Wawanesa Life and claimant.