

**Predator Bay
Injury Refund Pool
2011**

**The club policy is “NO REFUNDS FOR INJURY”.
You can choose to join the “Insurance Pool”**

Details:

- Optional to join
- No option to withdrawal
- \$100 entry into the pool per member regardless of date of joining the pool or type of membership
- Pool remains “in Trust” separate from other club funds, and it does not go into general club revenue
- Refunds will be for medical reasons only
- Refunds on claims will only be paid out at the end of ski season
- 4 wk elimination period before a claim can be made
- No refunds for any claims shorter than 4 weeks
- The refunds are pro-rated (e.g. Full Member $\$2550/20\text{wk season}=\127.50 per wk)
- To a maximum of $(20\text{wk}-4\text{wk EP} =16\text{wk} \times \$127.50 = \$2040)$
- Amounts may vary based on length of season and type of membership
- No claims can be made after Sep 01, 2011
- If there's a pool shortfall to pay all claims, the available funds will be divided proportionally to the claimants, based on their length of claim
- All surplus in the pool will be refunded to those in the pool, excluding claimants (\$0 balance at year end)

Name _____

Signature _____

Date _____

Attach Cheque:

\$100 payable to Predator Bay Water Ski Club

Mail:

Ms Heather Pusch
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Chestermere, Alberta
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