



COVERAGE OVERVIEW

Why Liability Insurance?

Because no matter how careful you are, accidents happen. And, you can be sued by anyone who claims injury or damages resulting from your operations and activities. Even if you are eventually found to be blameless, litigation expenses could severely strain your resources. But liability insurance will defend you and pay for damages that may be awarded against you.

In short, liability insurance gives you peace of mind. In addition, since it protects all members of the association, volunteers who are concerned about their individual liability are more likely to offer their services.

SPORTS LIABILITY INSURANCE

LIMIT: \$5,000,000 per occurrence

DEDUCTIBLE: \$ 500 per occurrence

POLICY : #AS1555

This is a broad policy competitively priced, designed especially for **members of THE ASSOCIATION**. It covers all members, including directors, officers, executives, instructors, coaches, umpires, employees and volunteers while acting on behalf of the association. Participants are also covered while engaged in **sanctioned or authorized activities**.

Valuable extensions:

Participant Liability - In many standard liability insurance policies participants are excluded, but in the broad form coverage with ALL SPORT, this coverage is included.

Voluntary Medical Payments - Reimburses others (third party) for their medical expenses if they are injured as a result of your activities up to \$1,000

Blanket Tenants Legal Liability - Provides coverage for your legal responsibility for damage to premises that you rent in the course of your activities up to \$250,000

Non-Owned Automobile Coverage - Protection against legal liability arising from an auto accident when someone is driving their own vehicle on the association's behalf

Personal Injury - Coverage against Libel, Slander

Advertisers Liability - Will protect an advertiser if they are sponsoring an event which runs under your operations.

Incidental Medical Malpractice - Protection for rendering first aid to an injured person by a **non-medical professional** in the course of your activities.

Cross Liability Clause - This clause allows for additional insureds to sue, if necessary within the policy.

Employers Liability - To protect the insured against the possibility of an employee suing for injury suffered in the course of their employment.

Premises, Property and Operations - This provides coverage for the insured who is responsible in the scope of their operations for premises and property to which they have control over. It also includes coverage for their own operations (activities).

Products and Completed Operations - This is simply a broader form of liability coverage normally associated with manufacturers and business.

Blanket Contractual - This provides coverage for the insured when he/she signs a contract which stipulates the legal responsibility of the insured.

Occurrence Basis Property Damage - Again, this is just a broader type of coverage. Occurrence happens over a period of time, whereas, an accident wording is sudden and accidental.

Directors & Officers/Errors & Omissions \$2,000,000 - This is an Errors & Omissions coverage which protects the Association's Directors & Officers, Executives, Employees and Volunteers for **compensatory damages** as a result of their wrongful acts.

SPORT ACCIDENT COVERAGE (Within Canada)

Policy #ACC3059

Coverage for practices, competitions, team travel (*within Canada*). One plan covers all participants, instructors, coaches, trainers, and members of officiating crews of the governing body/sports association.

DENTAL - UP TO \$10,000

For dental treatments resulting from injury to whole and sound natural teeth and received within 52 weeks of the accident including future dental for minors.

BLANKET ACCIDENT REIMBURSEMENT - UP TO \$10,000

For cost of prescription drugs, ambulance, physiotherapy (when prescribed by physician), crutches, splints, medical braces, trusses incurred within 52 weeks of the accident.

PRINCIPAL SUM BENEFITS - UP TO \$20,000

In the event of Loss of Use of Hands, Arms, or Legs: Quadriplegia, Paraplegia, Hemiplegia, Loss of Speech and Hearing or Dismemberment occurring within 52 weeks of the accident (benefit as scheduled in the policy)

ACCIDENTAL DEATH - \$10,000

In the event of accidental death occurring within 52 weeks of the accident.

Other Benefits

- **Fracture Indemnity Benefit** - from \$50 to \$500 paid for fracture of bone of bones
- **Rehabilitation Indemnity Benefit** - Up to \$3,000 for special occupational training required due to an accident.
- **Tuition Fees Reimbursement**- Up to \$2,000 for tutorial services made necessary by post-accident confinement.

- **Emergency Transportation Benefit** - Up to \$50 for transportation from arena or field to nearest hospital or doctor's office.
- **Eyeglasses and Contact Lenses Expense** - Up to \$100 for repair or replacement of eyeglasses or contact lenses **when damage results from an accident which required the Insured Person to receive treatment by a physician or dentist.**
- **NO COVERAGE FOR LOSS OF WAGES**
- **THIS PLAN IS SECONDARY TO ANY EXISTING MEDICAL PLAN**
- **NO PAYMENT FOR ANY BENEFITS THAT ARE AVAILABLE UNDER ANY GOVERNMENT HEALTH PLAN, WHETHER THE INSURED IS ENROLLED IN SUCH A PLAN OR NOT.**

OPTIONAL COVERAGE

Sport Trip Insurance – Coverage Outside of Canada

Provides coverage for Out of Country Medical Insurance in the amount of \$100,000

Hospital Services • Doctors Services • Dental Accidents • Ambulance • Trip Interruption •
Repatriation • Out of Pocket Expenses

Rate: \$1.50 per person per day.