

SPECIAL EVENTS

Summary of program:

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as passers-by and property owners resulting from your operations or actions. We also welcome any registered not-for-profit organizations who are planning or producing special events.

Example of events:*

- Weddings, receptions, showers
 - Meetings, social groups
 - Festivals, parades, picnics
 - Running or walking events
 - Block parties, birthday parties
 - Dances, theatre, art gallery
- *with preference to family oriented occasions

Summary of coverage:

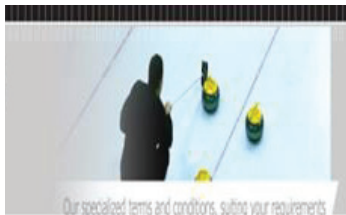
Limit - \$1,000,000 to \$5,000,000, as negotiated

- Certificates of Insurance for Additional Insureds
- Premises, Property and Operations
- Products and Completed Operations
- Personal Injury (libel and slander)
- Cross Liability
- Tenants Legal Liability
- Liquor Liability available

A deductible of \$500 (or as negotiated) applies to bodily injury, property damage and legal expenses.

Excluded venues:

- Private and residential property



USER GROUP

Summary of program:

This program is designed for facility owners to provide an Individual or group who are users of municipal, school and other publicly owned premises with liability protection. The facility owner is protected from liability claims arising from the operations or activities of the facility user. When an Individual or group rents a facility that uses this Program, automatic cover is provided for reported activities.

Summary of coverage:

Limit - \$1,000,000 to \$5,000,000, as negotiated

- Certificates of Insurance for Additional Insureds
- Premises, Property and Operations
- Products and Completed Operations
- Personal Injury (libel and slander)
- Cross Liability
- Tenants Legal Liability
- Liquor Liability available

A deductible of \$500 (or as negotiated) applies to bodily injury, property damage and legal expenses.



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SPORT LIABILITY

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 activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defence as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is Insured?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

Activities Covered

Sanctioned or authorized events within your sport discipline, including related training authorized by you.

Summary of program

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passers-by, property owners resulting from your operations or actions. Coverage includes your legal liability for injury to participants.

Summary of coverage

Limit - \$1,000,000 to \$5,000,000, as negotiated

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees as Additional Insured
- Cross Liability
- Non-Owned Automobile (in most cases)
- Tenants Legal Liability
- D&O (Wrongful Act) - available on most policies

A deductible of \$500 (or as negotiated) applies to bodily injury, property damage and legal expenses

SPORT ACCIDENT

Summary of program:

Coverage for practices, games, team travel. One plan covers all participants, managers, coaches, executives, and field officials throughout the entire season.

Summary of coverage:

- Accidental Death - up to \$10,000*
- Principal Sum Benefits - up to \$20,000*
- Accident Reimbursement - up to \$10,000*
- Dental - As Negotiated
- Fracture Indemnity Benefit
- Rehabilitation Indemnity Benefit
- Tuition Fees Reimbursement
- Emergency Transportation Benefit
- Eyeglasses and Contact Lenses Expense

*some limits may be negotiated

TRAVEL MEDICAL

\$2,000,000 Excess Travel Medical Insurance (Aggregate Payable for One Incident \$2,000,000) is offered in conjunction with your other All Sport insurance policy.

Summary of program:

Travelling outside your Province? Proper training, coaching and protective equipment reduces risks in competitions. Help reduce the individual's risk with unforeseen travel expenses that may include Hospital Services, Doctor's Services, Ambulance, Dental Accidents, Out of Pocket Expenses, Trip Interruption and Repatriation.

Summary of benefits:

- Excess Medical/Hospital Expense - Accident & Sickness
- Blanket Dental Accident Reimbursement
- Interruption Insurance:
 - *Out of Pocket Expense
 - *Trip Interruption
 - *Repatriation Expense

LIST OF ELIGIBLE SPORT ACTIVITIES

Class A:

Badminton, Bowling, Curling Dance Lessons, Golf, Handball, Horseshoes, Lawn Bowling, Orienteering, Racquetball, Squash, Table Tennis, Tennis

Class B:

Archery, Baseball, Basketball, Bicycling, Canoeing, Cross-Country Skiing, Cricket, Fencing, Field Hockey, Figure Skating, Floor Hockey, Football – non contact, Judo, Karate, Netball, Rowing, Sailing, Shooting, Soccer, Softball, Swimming (with lifeguard), Track & Field, Volleyball

Class C - refer:

Boxing, Diving, Fireworks, Football – tackle, Gymnastics, Hockey – contact & Minor, Lacrosse, Martial Arts – contact, Wrestling

Class D - refer for consideration:

Sports not listed

