

## **User Groups**

### **SPORT & RECREATION LIABILITY INSURANCE**

#### **Why Liability Insurance?**

Because of your operations, or actions, you are open for possible suit from third parties. You may not be liable but you will need to be defended in court. A Liability policy pays for this defence as well as any costs found against you. Legal fees can be very expensive and this can be an affordable way to have them covered. This policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity. In addition, your legal liability for injury to participants is covered in most cases (a few sports disciplines may not be eligible).

#### **Who Is Insured?**

Any group using the facilities of the community centre or municipality who does not have access to other insurance.

#### **Activities Covered**

Consist of sports and recreation events sanctioned or authorized by you.

#### **Who is Covered?**

All members collectively including Executives, Managers, Coaches, Trainers, Officials, Event Organizers and Volunteers while acting within the scope of their duties on your behalf.

#### **Eligibility**

The program is designed principally for sport and recreation groups at local levels.

#### **Loss Prevention Advice**

Is available on a nation-wide basis including video presentations and seminars.

#### **Claims Service**

Is available on a national basis from specialists who have a wide range of services at their disposal.

#### **General Liability Insurance**

Limit - AS NEGOTIATED

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees as Additional Insureds
- Cross Liability
- Non-Owned Automobile (in most cases)
- Tenants Legal Liability

*Cost and coverage vary.*

A deductible of \$500 applies to bodily injury, property damage and legal expenses.

#### **All Sport Insurance Marketing Ltd.**

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*The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms.*