

## **SPORT ASSOCIATION INSURANCE PROGRAM**

### SUMMARY OF COVERAGES

1. **COMMERCIAL GENERAL LIABILITY** This is designed to pay all sums you become legally obligated to pay for Bodily Injury or Property Damage caused to a third party by you, your employees, your volunteers and any member while participating in or training for a sanctioned sporting or social event.

All General Liability policies have a standard exclusion which excludes suits resulting from participants who are injured while participating in a sporting event.

**This special policy exclusive from Jones Brown Inc. and All Sport Insurance Marketing Ltd. includes injury to participants that result from your association's; member club's; or individual member's negligence.**

It even includes as insureds: Municipalities, Government Departments, sponsors and owners of the facilities in whose name you have agreed to provide insurance for their vicarious liability arising out of your operations.

#### **HIGHLIGHTS:**

- \$1,000,000 or \$ 2,000,000.00 Inclusive Commercial General Liability Limit
- All events and related activities sanctioned by the Sport Governing Body
- Worldwide coverage - suit brought in Canada
- includes full spectator coverage
- Non-Owned Automobile Liability
- \$ 100,000.00 On Tenant's Legal Liability
- Personal Injury
- Advertisers Liability
- Host Liquor Liability
- Social Activities - award banquets
- Employers Liability
- \$ 500.00 Deductible

2. **DIRECTORS & OFFICERS LIABILITY** - Automatically included for each member club. This would protect the association's directors, officers, executives, employees and volunteers for consequences of their actions against suits alleging "wrongful acts".

\$ 1,000,000.00 Limit

\$ 500.00 Deductible per claim

### 3. ACCIDENT INSURANCE - Summary:

Who is insured? - All players, managers, coaches, trainers and officiating crews plus executive officers of Governing Body.

Accident - definition - Accidental bodily injury or death sustained by an Insured due to external violent, sudden, fortuitous causes beyond the Insured's control, occurring in Canada while this insurance is in force and while

- a) participating in sanctioned practice or competition
- b) being transported with three or more other members to or from such event. If by air, must be licensed multi-engine scheduled or charter airline.

When injury does not result in loss of life within 90 days after the occurrence of the accident but does result in any of the following losses within 365 days of the accident, the insurer will pay for such loss or permanent loss of use as outlined below in this quick summary:

- \$ 10,000.00 On Death
- \$ 20,000.00 On Loss of two or more limbs or total and irrecoverable loss of sight of both eyes or hearing in both ears or any combination.
- \$ 15,000.00 On Loss of one limb or total and irrecoverable loss of sight of one eye or total hearing in one ear.
- \$ 2,000.00 On Loss of thumb and index finger
- \$ 20,000.00 On Paraplegia/Quadriplegia/Hemiplegia
- \$ 10,000.00 On Blanket Medical Expense Reimbursement
- \$ 10,000.00 On Out of Province - Excess Surgical
- \$ 5,000.00 On Blanket Dental Accident Reimbursement
- \$ 2,000.00 On Tuition Benefit
- \$ 3,000.00 On Prosthetic Appliances
- \$ 3,000.00 On Rehabilitation Benefit
- \$ 1,000.00 On Special Treatment Travel Expense
- \$ Up to 500.00 On Fractures or Dislocation
- \$ 200.00 On Dentures Expense resulting from injury
- \$ 100.00 On Eyeglass Expense resulting from injury
- \$ 50.00 On Emergency Transport
- \$ No Deductible

**OTHER COVERAGES AVAILABLE:**

- ?? Travel Accident Insurance - \$100,000 Medical Costs for travel outside Canada
- ?? Miscellaneous Property – mats, gym equipment
- ?? Building Insurance
- ?? Business Income loss in the event of a fire
- ?? Office Equipment, computers and tenant improvements
- ?? Valuable Papers & Documents
- ?? Accounts Receivable Documents
- ?? Money & Securities
- ?? Crime Insurance – Theft of money & Property by an employee or volunteer
- ?? Excess/Umbrella Liability for limits over \$2,000,000



**Note: The descriptions of coverage contained herein are not complete and reference must be made to the actual terms and conditions of the applicable policy forms.**

## RECENT SPORTS CLAIMS EXAMPLES

### **LIABILITY**

- ?? Two teammates tossing the ball on the sidelines hit a spectator - \$13,000 reserve.
- ?? A spectator exiting the bleachers after a game fell and injured hand.
- ?? Battery of pitching machine being transported in coach's van leaked and caused damage to van.
- ?? Broken leg of participant being blamed on Sport officials for failing to check field before game.
- ?? Two players in coed ball game collided and unconscious player fell and was caught by other player. Injured player suing for herniated C5/C6 in neck. for \$156,000.
- ?? Family of older player suing due to injuries sustained by younger brother who was left unattended and fell off a 5 ft. retaining wall at game.
- ?? Sliding into 2<sup>nd</sup> base, player hit metal stake and sliced leg. Alleging game should not have been played due to poor equipment. \$12,000 claim.
- ?? At 'Fun Run' involving 40,000 runners, a participant fell into official motorcycle moving too slowly. The antenna on motorcycle whipped back into eye of other runner leaving him blind. \$130,000 lawsuit.
- ?? Older spectator at swim meet slipped on wooden benches. Shoulder and hip injuries. \$25,000 reserve.
- ?? Recreational hockey player suing other player for injuries sustained in a non-contact hockey league.
- ?? Gym coach being sued for allowing student to go back on 'rings' without a spotter after the student had told the spotter he wasn't going to use the rings again and the spotter had left. Paralyzed student suing for \$750,000.

## **DIRECTORS & OFFICERS LIABILITY**

- ?? Past board members suing current board for slanderous comments made.
- ?? Swimmer kicked off team due to injuries is suing board over not providing a fair hearing according to the boards by-laws and rules of conduct.
- ?? Suit filed by provincial board alleging misuse of funds by Canadian board of association.
- ?? Parent suing board for defamation of character after coach made slanderous comments when parent asked about lack of playing time for his daughter.
- ?? Coach suing board for wrongful & unfounded comments made in a circulated memo alleging the coach may have sexually molested a young player.
- ?? Manager of sports facility is suing board alleging harassment and wrongful dismissal after being fired and replaced by son-in-law of director.
- ?? Parents suing directors for wrongful suspension of son.
- ?? Claimant constructively dismissed but is suing board for wrongful termination, emotional personal distress and insufficient notice.
- ?? Claimant (coach) fired due to federal funding cuts. Suing for loss of reputation, inability to find comparable employment.
- ?? Sexual harassment/wrongful act complaint against board director.
- ?? Claimant alleging personal injury suffered after being unfairly dismissed for using improper language in front of 15 year old female athlete.