

## INSURANCE SUMMARY

### GENERAL LIABILITY

- Limit - \$2,000,000 Each Occurrence
- Errors & Omissions Liability  
(Directors & Officers / Wrongful Acts)  
Limit - \$1,000,000  
(includes Provincial/District/Club Directors)
- Insured - The Association & Affiliated Clubs/Teams
- Additional Insured - Officers, Directors, Coaches,  
Managers, Officials, Members, Volunteers & Employees
- Sponsors, Government Departments & Municipalities  
can be added as additional Insured at no extra cost
- Participant coverage is included in addition to third party  
exposure
- All appropriate riders included such as Cross Liability,  
Non-Owned Automobile, Tenants Legal, etc.
- World Wide Coverage

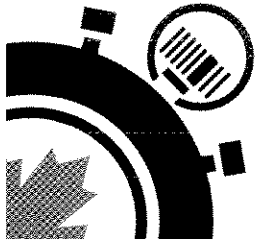
\*Deductible - \$500

### SPORT ACCIDENT

- |   |                    |
|---|--------------------|
| • Accidental Death & Dismemberment Limit  | \$10,000           |
| • Permanent Total Disability Limit  | \$20,000           |
| • Accident Reimbursement Limit*<br>Costs not insured by Provincial Medical Plan,<br>including medical braces, emergency ambulance,<br>excess physiotherapy, prescription drugs for the injury, etc. | \$10,000           |
| • Dental Accident Limit*  | \$5,000            |
| • Fracture Indemnity  | From \$50 to \$500 |

\*Treatment must be completed within  
52 weeks from date of each accident.

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



## SPORTS LIABILITY INSURANCE

### ***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 to help you.

## SPORTS ASSOCIATIONS LIABILITY POLICY

This is a broad policy competitively priced, designed especially for clients of All Sport Insurance Marketing Ltd. It covers all members, including directors, officers, executives, managers, coaches, officials, employees and volunteers while acting for you. Participants are also covered while engaged in a sanctioned or authorized event.

As well as the usual coverages the Sports Association Liability Policy provides some valuable extensions:

- Full employers' liability for bodily injury to employees
- Advertising injury arising from the association's advertising activities
- Liquor law liability for sanctioned social events where requested
- Participant's bodily injury as a result of a sporting activity
- Participant's liability covers damages participants may cause to others
- Property damage to premises you rent, whether permanently or temporarily
- Errors and omissions coverage which protects the association's directors, officers, executives, employees and volunteers against the consequences of their "wrongful acts".