

Program Overview

Introduction

The Insurance Program offered by **Ontario Baseball Association** provides **Liability & Accident Coverage** to its members participating in ****Sanctioned**** and **Authorized Activities**.

****Sanctioned Events**** shall mean all games, competitions or sports demonstrations run or authorized by **Ontario Baseball Association** including related training at sites of events, scheduled practices and banquets/award ceremonies.

The **Commercial General Liability 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 and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants. Most General Liability policies contain an exclusion, which excludes suits resulting from participants who are injured while participating in a sporting activity. The policy provided by **Pearson Dunn Insurance Inc. & All Sport Insurance Marketing Ltd.** includes injury to participants that result from your associations; members club's, or individual members negligence.

The Insurance Program also provides **Directors & Officers/Errors & Omissions Liability Coverage**, which protects the association's directors & officers, executives, employees and volunteers for consequences of their actions against suits alleging "wrongful acts". This coverage is automatically included for each member club.

The Insurance Program also provides **Sport Accident Coverage** to its members who have sustained an injury while participating in sanctioned or authorized activities. This coverage is applicable in Canada. Coverage also applies to scheduled practices or training at site of competition. This coverage is secondary to any other health care plan(s).

The Policy even includes at no additional cost, **Additional Insured's**, such as 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.

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Program Overview

SPORTS LIABILITY INSURANCE POLICY # AS1555

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|--------------------|---|
| LIMIT: | \$5,000,000/per occurrence |
| DEDUCTIBLE: | \$500/per occurrence |
| EFFECTIVE: | May 1, 2010 to May 1, 2011 |
| INSURER: | All Sport Insurance Marketing Ltd. Underwritten by Aviva Insurance Company of Canada |

Who is insured?

All members including Executives, Managers, Coaches, Directors, Officers, Officials, Employees, Participants & Volunteers while acting on behalf of the association. The Liability Policy will also include, as additional insured, any government departments, municipalities, sponsors and owners of facilities in whose name you have agreed to provide insurance for their vicarious liability arising out of your operations.

What are we covered for?

Commercial General Liability pays for all sums that the insured is legally obligated to pay against bodily injury or property damage caused to a third party, by an insured member. The policy will also protect any suits resulting from a participant who is injured while participating in a sanctioned sporting event.

Activities Covered?

Baseball Activities including all related training activities authorized by Ontario Baseball Association and the following;

- Organization and Operation of Sanctioned Events
- Workshops
- Conferences
- Clinics
- Camps
- Promotion of Sport
- Publication of Newsletters
- Fundraising Activities

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Highlights of Coverage

- \$5,000,000 Commercial General Liability/per occurrence
- \$5,000,000 Participant Liability
- \$5,000,000 Non-Owned Automobile Liability
- \$5,000,000 Personal Injury Liability
- \$5,000,000 Advertisers Liability
- \$5,000,000 Employers Liability
- \$5,000,000 Premises, Property and Operations Liability
- 5,000,000 Products & Completed Operations Liability/General Aggregate \$5,000,000
- Worldwide coverage = suits brought in Canada
- \$500.00 deductible
- \$5,000,000 Incidental Medical Malpractice (Non-Professionals)
- \$250,000 Tenants Legal Liability
- \$1,000 Voluntary Medical Payments (Third Party)
- Host Liquor Liability for annual awards ceremonies and wind up banquets
- Facility Owners, Sponsors, Government Departments, Municipalities as additional insured 's
- \$2,000,000 Directors & Officers Wrongful Acts/Errors & Omissions Liability /per occurrence

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Description of Liability Coverage's

- **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 insured's 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. This coverage is extended all the way down to the club level.

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

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INSURANCE INC.**

Program Overview

Sport Accident Insurance Policy #ACC3059

| | |
|--------------------|---|
| LIMIT: | Various |
| DEDUCTIBLE: | N/A |
| EFFECTIVE: | May 1, 2010 to May 1, 2011 |
| INSURER: | All Sport Insurance Marketing Ltd. Underwritten by Aviva Insurance Company of Canada |

Who is an insured?

All participants, managers, coaches, officials and trainers.

What are we covered for?

The **Accident Policy** provides coverage for 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. The **Accident Policy** pays for medical bills on behalf of injured participants. This policy assures that your participants and volunteers will receive the type of medical treatment that they deserve. Also, the threat of a lawsuit is minimized as the injured participants medical bills are taken care of by the Accident Policy. This coverage is secondary to any other health care plan(s). Expenses eligible under any other health care plan(s) must be submitted to that plan(s). Your Sport Accident Policy will pay only the amount of expenses that are not eligible with any other insurer. Only claims up to the maximum benefits of the policy will be considered for payment. Explanation of benefits from other insurer, must accompany eligible expenses when submitting. You must have required and received medical /dental treatment commencing within **30 days** of the accident. Insurance provider must receive notice of your accident within **30 days** of the accident date and claim documentation within **90 days** from the date of accident.

The Accident Policy provides benefits as per the **Benefit Schedule**, while an insured member is;

- Participating in sanctioned practice or competition
- 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; within the territorial limits shown on the policy declarations
- When an accident causes death or any of the losses listed on the benefit schedule, within 365 days of the accident, the insurer will pay for such loss or permanent loss of use as outlined.

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SPORT ACCIDENT INSURANCE BENEFIT SCHEDULE FOR EACH SEPARATE ACCIDENT THE PLAN PAYS

| | |
|--|-----------------|
| DENTAL - 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. | Up to \$10,000 |
| BLANKET ACCIDENT REIMBURSEMENT - For cost of prescription drugs, ambulance, physiotherapy (when prescribed by physician), crutches, splints, medical braces, trusses, hospital services not covered by any federal or provincial government health insurance plan - incurred within 52 weeks of the accident. <u>Physician's referral</u> is required if you are intending to claim for the above expenses. | UP TO \$10,000 |
| OUT OF PROVINCE – EXCESS SURGICAL AND MEDICAL ACCIDENT BENEFITS - <u>Applicable only within Canada</u> - For the cost of additional expenses such as surgical operations, hospital expenses, taking of x-rays, laboratory services or anaesthetist fees, the insurer will pay for such charges for services outside the province of residence up to a maximum of \$10,000 excess of the benefits available under any Canadian federal or provincial hospital and/or medical plan regardless of whether or not the insured person is enrolled in such a plan – incurred within 30 days from the date of the accident | UP TO \$10,000 |
| PRINCIPAL SUM BENEFITS - 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) | UP TO \$20,000 |
| ACCIDENTAL DEATH - In the event of accidental death occurring within 52 weeks of the accident | \$10,000 |
| Other Benefits | |
| Fracture Indemnity Benefit - paid for fracture of bone of bones | \$50 to \$500 |
| Rehabilitation Indemnity Benefit - for special occupational training required due to an accident | Maximum \$3,000 |
| Tuition Fees Reimbursement - for tutorial services made necessary by post-accident confinement. | Maximum \$2,000 |
| Emergency Transportation Benefit - for transportation from arena or field to nearest hospital or doctor's office. | Maximum \$50 |
| Eyeglasses and Contact Lenses Expense - 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. | Maximum \$100 |



IMPORTANT INFORMATION YOU SHOULD KNOW ABOUT YOUR ACCIDENT POLICY

- 1) No coverage for loss of wages
- 2) This plan is secondary to any existing medical plan
- 3) No coverage for over use injuries
- 4) No payment for any benefits that are available under any Government health plans, whether the insured is enrolled in such a plan or not.

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Important Details You Should Know About Your Sport Accident Coverage

- The Sport Accident Policy is an Excess Policy, which means, it is secondary to any other health care plan(s).
- The Sport Accident Policy provides coverage for **Sanctioned or Authorized Activities** including training, competitions & meets. This plan covers "Registered Members" including participants, managers, coaches, officials, umpires and trainers.
- Expenses eligible under any other healthcare plan(s) must be submitted to that plan(s). Your Sport Accident Policy will pay only the amount of expenses that are not eligible with any other insurer. Only claims up to the maximum benefits of the policy will be considered for payment. Explanation of benefits from other insurer, must accompany eligible expenses when submitting.
- Pearson Dunn Insurance must receive notice of your accident within 30 days of the accident date and claim documentation within 90 days from the date of accident.
- All claims must be submitted by completing our Sport Accident Claim Form along with itemized statement and paid receipts. (Originals are required if there is no other coverage available). The Physician Statement needs to be completed confirming diagnosis &/or recommended treatments, if you are claiming other than dental or ambulance expenses.
- Sport Accident Claim Forms must be completed in full and original receipts/invoices for medical/dental expenses must be submitted as well. All claim documentation will then be forwarded on to the adjusting firm, Crawford Adjusters, for review & settlement. Additional invoices/receipts can then be forwarded on as treatment is incurred.
- The insurer will pay with respect to each insured that sustains bodily injury as a result of an accident, all reasonable medical expenses resulting and incurred within 52 Weeks from the date of accident. You must have required and received medical /dental treatment commencing within 30 days of the accident.
- Services provided by a legally qualified physiotherapist, athletic therapist, chiropractor and osteopath are covered under the Blanket Accident Reimbursement Coverage. Please refer to the actual terms and conditions of the applicable policy forms.
- **Physician's referral** is required if you are intending to claim for the above expenses. A Sport Accident Claim Form must be completed along with Attending Physician Statement, invoices/receipts for treatment incurred. Please note, if paid by other health care provider, Proof of Exhausting Benefits Must be provided.
- Medical Braces prescribed by a physician, are covered under the Blanket Accident Reimbursement Coverage. Please refer to the actual terms and conditions of the applicable policy forms. Medical Braces required primarily for Sporting Activities are **Not** covered.

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OPTIONAL COVERAGE

TRAVELLING OUTSIDE YOUR PROVINCE?
TRAVELLING OUTSIDE OF CANADA?

TRAVEL SECURE! GO PROTECTED!

**GO WITH
SPORT T.R.I.P.**

TRAVEL RISK INSURANCE PROTECTION

EXCESS TRAVEL MEDICAL INSURANCE - ACCIDENT & SICKNESS

LIMIT: \$2,000,000
AGGREGATE: \$2,000,000 Payable for One Incident
DEDUCTIBLE: N/A
INSURER: All Sport Insurance Marketing Ltd.
Underwritten by Aviva Insurance Company of Canada
RATE: \$3.00 Per Person/Per Day

HIGHLIGHTS OF COVERAGE

- \$2,000,000 Travel Medical Insurance
- Hospital Services
- Doctor's Services
- Ambulance
- Dental Accidents
- Out of Pocket Expenses
- Trip Interruption
- Repatriation

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HOW TO OBTAIN TEAM TRAVEL INSURANCE

Complete the Sports Application for Excess Travel Medical/Accident Sickness Insurance, which can be accessed on the Pearson Dunn Insurance Website. www.pearsondunn.com.

Applications to be forwarded to: **Pearson Dunn Insurance Inc.**
260 Nebo Rd
Hamilton, ON, L8W 3K5
Fax: 905-575-4250
Phone: 1-800-461-5087

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