



# INSURANCE PROGRAM

UNDERWRITTEN BY LLOYD'S



## Sport 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 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.

### Loss Prevention Advice

Is available on 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

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, passersby, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants

Limit – \$5,000,000

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 - \$250,000

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

## **Directors and Officers Insurance**

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. D&O insurance will pay those sums the organization, directors and officers become legally obligated to pay as compensatory damages because of a wrongful act.

Limit – \$5,000,000

Deductible - \$500

## **Sport Accident Insurance**

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

For each separate accident the Plan pays:

### **Dental – Up to \$5,000**

For dental treatment resulting from injury to sound natural teeth and completed within 52 weeks of the accident.

### **Accident Reimbursement – Up to \$10,000**

For costs not insured by Provincial Medical Plan, including crutches, splints, medical braces, emergency ambulance, excess physiotherapy \$30 per visit to a maximum of \$300 per accident, prescription drugs for the injury, etc., incurred within 52 weeks of the accident.

### **Principal Sum Benefits – Up to \$30,000**

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).

### **Accidental Death - \$15,000**

In the event of accidental death occurring within 52 weeks of the accident.

### **Fracture Indemnity Benefit**

Up to \$500 paid for fracture of bone or bones (including chip and linear fractures).

### **Rehabilitation Indemnity Benefit**

Up to \$3,000 for special occupational training required due to an accident.

### **Tuition Fees Reimbursement**

Up to \$2,000 for tutorial services made necessary by post-accident confinement.

### **Emergency Transportation Benefit**

Up to \$50 for transportation from arena or field to nearest hospital or doctor's office,

### **Eyeglasses and Contact Lenses Expense**

Up to \$100 for repair or replacement of eyeglasses or contact lenses when damage results from an accident which requires the Insured Person to receive treatment by a physician or dentist.

## **Limitations and Exclusions**

No benefit shall be payable for any loss resulting directly or indirectly, wholly or partially from any of the following causes:

- (a) purchase, repair or replacement of eyeglasses, contact lenses or prescriptions thereof (except as otherwise provided);

- (b) sickness or disease either as a cause or effect;
- (c) any intentionally self-inflicted injury;
- (d) any of the hazards of aviation except while riding as a fare paying passenger in a licensed aircraft operating on a regular scheduled service between airports;
- (e) declared or undeclared war, invasion or civil war, or any act thereof;
- (f) service in the armed forces of any country;
- (g) any benefits that are available under any Government Health Insurance Plan, whether enrolled in such a plan or not;
- (h) dental and/or other expense benefits shall be for the excess of expenses payable under any other benefit or policy;
- (i) an insured person who is not a resident of any Canadian province that has enacted Medical Care Legislation unless stated specifically in this policy.

This insurance is subject to and shall not contravene any Federal or Provincial statutory requirements with respect to hospital or medical plans, nor shall it duplicate any benefits which are provided under any Federal or Provincial Hospital or Medical Plans, or any other policy providing a reimbursement indemnity.

#### **Athletic Accident Claim Procedures**

- It is the responsibility of the insured to obtain an athletic accident claim form from the association or club executive.
- The Insured or parent/guardian shall fully complete the claim form.
- For reimbursement of dental or medical claims, the Insured shall have the attending dentist or physician complete the applicable form.
- The Insured shall submit the completed claim form to the association or club executive for their signed certification.
- Proof of claim, including a report from the attending dentist or doctor must be submitted within 90 days of the date of the accident.
- Completed claim form and all insured accounts for payment should be forwarded without delay to:

**Ms Heather Kaulbach, Water Polo Canada**  
**Director of National Operations / Directrice des opérations nationales**  
**1A-1084 Kenaston Street, Ottawa, ON, K1B 3P5**

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.