

AVAILABLE COVERAGE FOR MEMBERS OF SPORTS OFFICIALS CANADA

Who is Eligible?

Members of Sports Officials Canada.

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).

ELIGIBILITY

The program is designed to cover the officials while acting in Accordance to those activities applied for by Sports Officials Canada. Only those activities that are Sanctioned and Approved by Sports Officials Canada are covered under this insurance.

COMMERCIAL GENERAL LIABILITY

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. **Coverage is worldwide but liability suits must be brought forth in Canada.**

Outline of Coverages Liability

THE POLICY INCLUDES THE FOLLOWING COVERAGES

Cover: General Liability: \$5,000,000 any one occurrence

(For The Business of the declared Various Sports/Activities as more clearly defined in the Policy Wording)

CLAIMS SUBJECT TO \$500 DEDUCTIBLE

Sport: Various Sports/Activities (as declared)

- **Participant Liability** - in many standard liability insurance policies participants are excluded, but in the broad form coverage with Sutton Sportscover Ltd, 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 \$10,000.
- **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 imposed by law upon the insured for loss or damage arising from the use or operation of any automobile not owned by the insured.
- **Personal Injury** - Coverage against libel, slander
- **Advertisers Liability** - Coverage for an advertiser's negligent acts and/or omissions in advertising (both written and oral) that may result in a civil suit for libel, slander or defamation of character.
- **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)

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Coverage Overview – Accident

ACCIDENT INSURANCE

Please Note: Coverage is **WORLDWIDE**, however, separate travel/medical insurance must be purchased for **MEDICAL COVERAGE OUTSIDE OF YOUR OFFICIATING DUTIES**

THE POLICY INCLUDES THE FOLLOWING COVERAGES

Amateur Accident Insurance

Capital Benefits \$25,000

Medical Benefits \$10,000 (Subject to \$250 Ded)

Physio Benefits Limit \$500 (subject to \$100 Ded.)

Loss of Income (Amount Payable is the lesser of 75% Net Income lost or Elimination period – 14 days each and every loss. Max. benefit period 52 weeks \$300/week max.)

Funeral Expenses Benefit \$2,000

Repatriation Benefit \$2,000

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Coverage Overview – Accident

Event		specified in the Declarations.
1	Death (limited to 20% of the Capital Benefit in the Declarations for Insured Persons under 18 years of age)	100%
2	Permanent Quadriplegia	100%
3	Permanent Paraplegia	100%
4	Permanent Hemiplegia	100%
5	Permanent total loss of sight	two eyes 100% one eye 50%
6	Permanent total loss of hearing	two ears 75% one ear 25%
7	Permanent total loss of use of	two arms 75% one arm 35%
8	Permanent total loss of use of	two legs 75% one leg 35%
9	Permanent total loss of use of	two+ fingers 40% two fingers 14% one finger 4% one thumb 5%
10	Permanent total loss of use of	two+ toes 40% two toes 14% one toe 4%
11	Permanent total loss of	two kidneys 75% one kidney 30% spleen 25% liver 70% two testicles 40% one testicle 6% sexual function 45%
12	Total & permanent	Disfigurement up to 45% shortening of leg 7%

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**COVERAGE CAN BY PURCHASED FOR \$15 (PLUS TAX)
ONCE COVERAGE PURCHASED CONFIRMATION OF COVERAGE
WILL BE SENT**

THIS IS AN OVERVIEW OF COVERAGE, NOT CONFIRMATION

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