

## 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 notify the Slo-Pitch Ontario Association office to request an athletic accident claim form within 30 days of the accident.
- The insured player 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 their league executive for their signed certification.
- The Insured shall be responsible to forward the completed form along with any receipts or estimates to the Slo-Pitch Ontario Association office for approval and processing to the insurance company.
- Slo-Pitch Ontario Association will add the group policy number prior to forwarding it to the insurance company.
- For claims requiring a report from a doctor, chiropractor, osteopath, etc. the insurance company will forward the necessary forms to you on receipt of the completed athletic accident claim form.
- The Slo-Pitch Ontario office will forward all completed claims along with receipts/estimates to All Sport Insurance Marketing Ltd.
- All Sport Insurance Marketing Ltd. will be in direct contact with the Insured if anything further is required once the claim form has been received.
- Mail completed claim form to:

Slo-Pitch Ontario Association  
P.O. Box 20057  
St. Catharines, ON L2M 7W7  
Tel: (905) 646-7773

Please phone for confirmation or if you have any questions. Please note this is not a loss of wage policy, and some reimbursements have limits or caps.

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.

**ALL SPORT** INSURANCE  
MARKETING LTD.



# INSURANCE PROGRAM



Underwritten By  
CGU Insurance Company of Canada

## 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?

Any Association or League registered with Slo-Pitch Ontario Association is insured under the liability program offered through All Sport Insurance. The only requirement is that 100% of members within each association must participate.

### Who is Covered?

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, including related training, within your sport discipline.

### 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
- 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 – \$1,000,000

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 \$20,000

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 - \$10,000

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.

### Tutorial 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.