

# Ontario Football Alliance – Insurance Program

October 1 2011

# AGENDA

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1. Your Insurance Program:
  - ⊙ General Liability/Abuse Liability
  - ⊙ Errors & Omissions/Directors & Officers
  - ⊙ Participant Accident
  
2. Claims
  - ⊙ Documentation
  - ⊙ Waivers
  
3. Insurance Program Structure
  
4. Questions?

# Who is Insured?

- ⊙ Who is an Insured under the General Liability Policy?
  - ⊙ Affiliated leagues, clubs, teams, members, officers, directors, coaches managers, officials, players, auxiliary workers, employees and volunteers.
  
- ⊙ Who is an Insured under the Sport Accident Policy?
  - ⊙ Players, managers, coaches, trainers, executives, general members, officials, volunteers, auxiliary workers and employees in practice or competition in the sport and under the supervision of the OFA

# General Liability

\$5,000,000 limit of liability per occurrence

## Key Extensions

- ⊙ *Employers Liability  
\$2,000,000*
- ⊙ *Incidental Medical  
Malpractice*
- ⊙ *Personal Injury Liability*
- ⊙ *Sexual Misconduct and  
Molestation Liability  
\$5,000,000 (claims  
made)*
- ⊙ *Participant to  
Participant Liability*

## Key Exclusions

- ⊙ *Punitive / Exemplary Damages*
- ⊙ *Host Liquor Liability (except  
when endorsed)*
- ⊙ *Intent to Injure*
- ⊙ *Asbestos/War/Terrorism*
- ⊙ *Cyber Exclusion*

# Errors & Omissions / Directors & Officers

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\$2,000,000 Limit

- ☒ Protection for executives for wrongful acts
- ☒ Wrongful Act is defined as
  - ☒ Any alleged error, misstatement or misleading statement
  - ☒ Any alleged act or omission or neglect or breach of duty by an insured
- ☒ Compensatory Damages only

# Sport Accident Plan

## **Eligibility**

- ✓ *Members (players, managers, coaches, trainers, executives, officials, volunteers and employees) participating in a practice or competition*
- ✓ *Members while being transported with other players or a group to a sanctioned event*

## **Notable Exclusions**

- ✓ *Sickness or Disease*
- ✓ *Professional Athletes*
- ✓ *Benefits available under any Government Health Insurance Plan*
- ✓ *Medical services rendered by nurses, physiotherapists, certified athletic sports therapists and chiropractors employed by the insured*

Sport Accident Plan cont...

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- ⊙ Loss of Life – up to \$15,000
- ⊙ Permanent Loss / Dismemberment – up to \$30,000
- ⊙ Blanket Accident - \$10,000
- ⊙ Out of Province Medical (inside Canada) \$10,000
- ⊙ Youth Wage Loss
- ⊙ Blanket Dental \$5,000
  - ⊙ Includes Future Dental \$3,000

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# Waivers

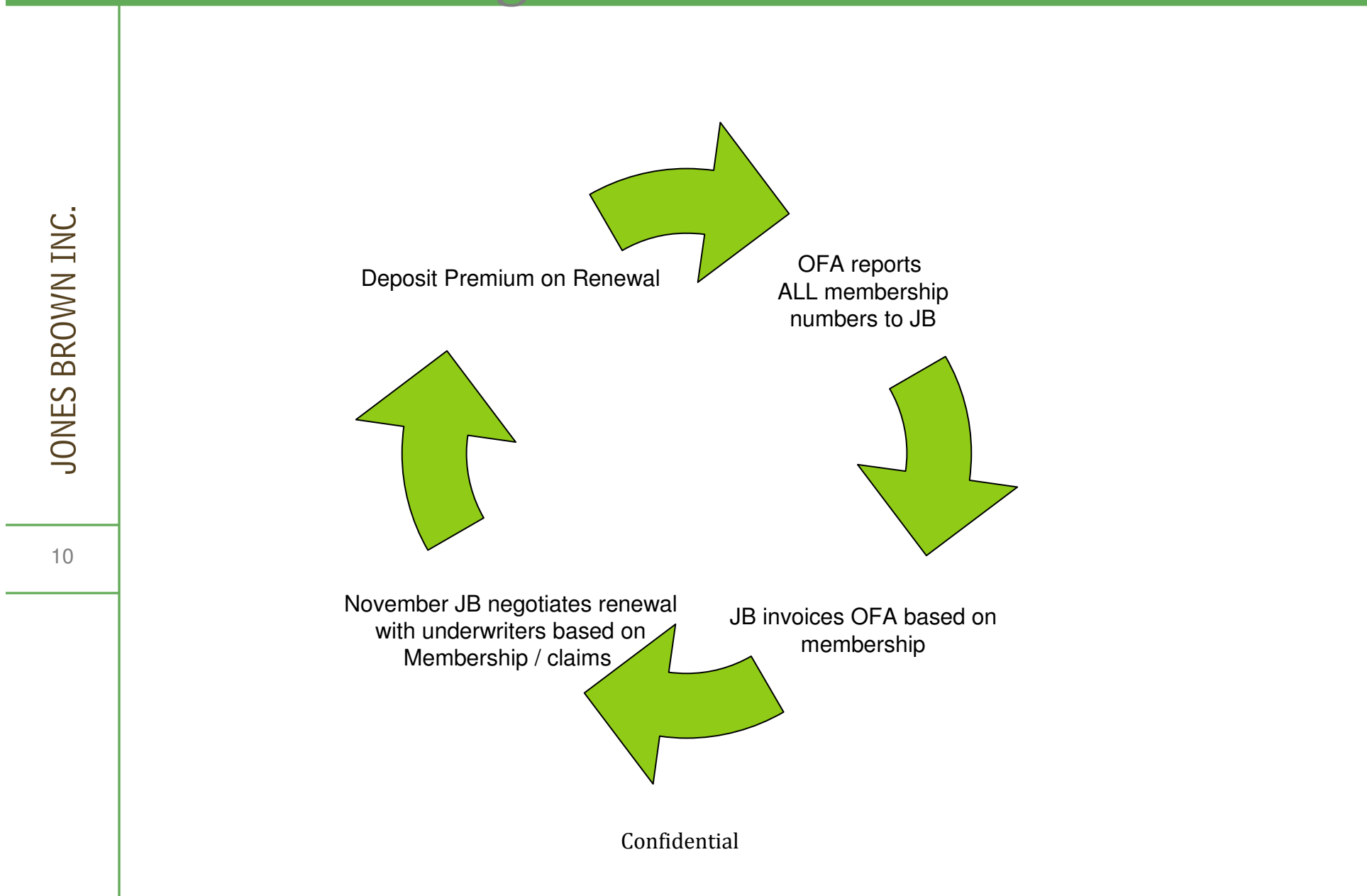
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- ⊙ Provides awareness to the athlete / parents of the risk involved in the sport
- ⊙ Potentially reduces the association from liability
- ⊙ Will assist in the insurer's defense of the claim
- ⊙ Waivers HAVE been held up in court

# Claims

- ⦿ Do NOT admit anything verbally or in writing
- ⦿ Complete the incident form IMMEDIATELY
  - ⦿ Accuracy
  - ⦿ Witness / official statements
- ⦿ Inspect where the incident occurred and if possible take photos
- ⦿ Report the incident IMMEDIATELY to Ontario Football Alliance and/or Jones Brown
- ⦿ Do NOT discuss the accident with anyone except representatives of Jones Brown and your insurer.

# Insurance Program Structure



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Deposit Premium on Renewal

OFA reports  
ALL membership  
numbers to JB

November JB negotiates renewal  
with underwriters based on  
Membership / claims

JB invoices OFA based on  
membership

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# QUESTIONS / CONTACTS

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