

*As part of your membership with Softball Alberta, there is a comprehensive insurance program covering associations, leagues, participants, executives and officials. This package includes third party liability, medical and dental coverage, loss of use and accidental death. Some answers to commonly asked questions are below:*

### **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 defense as well as any judgment found against you. Legal fees can be expensive and this is an affordable way to cover them.

### **What is the Liability Coverage?**

There is a \$5,000,000 inclusive limit covering all operations and actions of the insured Association or League including Officers, Directors, Coaches, Volunteers, Players and Umpires and extends to: Premises, Property and Operations; Products and completed operations; Blanket Contractual; Personal Injury (libel and slander); Employees, Directors and Volunteers as additional Insurers; Cross Liability; Non-Owned Automobile; Occurrence basis property damage; Directors and Officers (errors & omissions) (\$1,000,000 limit).

### **What Else is Covered?**

The other coverages extend to the participants during games, practices, travel throughout the entire season. For each separate accident the plan provides up to \$5000.00 for dental treatment; up to \$15,000.00 for the costs of prescription drugs, ambulance, hospital charges in excess of standard ward accommodation, physiotherapy, private duty nurses (RN), crutches, splints, braces, trusses; up to \$30,000.00 in the event of loss of use of hands, arms or legs; quadriplegia, paraplegia, hemiplegia; loss of speech and hearing or dismemberment; There is also coverage for accidental death, loss of vision, fracture Indemnity, rehabilitation indemnity, tuition fees reimbursement, emergency taxi benefit, eyeglasses and contact lens coverage arising from damage sustained during an accident requiring medical treatment; and specialized medical treatment transportation coverage

### **What is NOT Covered?**

While there is no limit to the number of claims either per participant or per team, this policy does not cover loss of income or wages. General Liability Coverage is extended World Wide, while Accident/Medical Coverage is inclusive to Canada. Teams travelling to areas outside of Canada for tournaments should contact our insurance agent, Kurtis Leblanc, BrokerLink Insurance at (780) 487-2444 ext 89459 or kleblanc@brokerlink.ca to obtain inexpensive extended travel medical/accidental coverage. Teams travelling outside of the Province should also secure a travel permit from the Softball Alberta office.

Should the need arise to make a claim please contact the Softball Alberta Office immediately after the incident and you will be advised as to the procedures and sent the necessary documents to complete.