

*Because of your operations or actions you are open for a possible suit from Third Parties alleging Bodily Injury or Property Damage. 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.*

*There is a \$5,000,000 inclusive limit that applies to all member clubs, including their employees and volunteer workers, as well as member participants. Coverage applies only while preparing for, participating in, or conducting a **sanctioned event**. Coverage is also extended to other volunteer workers (including coaches, instructors, or umpires) but only while performing duties related to the conduct of your business or other duties assigned by you.*

*A **sanctioned event** means: practices, events, tournaments, matches, training and or instruction conducted by an authorized event organizer.*

*Sport Accident coverage also applies. For each separate accident the plan provides up to \$5,000.00 for dental expenses; up to \$20,000.00 for medical expenses including: the services of a legally qualified physiotherapist, chiropractor or osteopath (sub-limits apply), the services of a legally qualified registered nurse (RN), the purchase of hearing aids (but not including repair or replacement of same), crutches, splints, orthotic devices, trusses, medical braces, rental of wheelchair or hospital bed, prescription drugs, casts and cast materials, licensed ambulance services, and hospital services not otherwise covered by a health insurance plan. Splints, orthotic devices, and medical braces required primarily for sport activities are not covered. Up to \$50,000.00 for accidental death and dismemberment benefits, including: loss of limb(s), digit(s), total sight, complete hearing, quadriplegia, paraplegia, and hemiplegia.*

*An additional schedule of supplementary benefits can be provided upon request that includes coverage for prosthetics, rehabilitation, tuition benefit, eyeglasses & contact lenses, as well as fractures and dislocations.*

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 to the USA (including territories and possessions), while Accident/Medical Coverage is restricted to Canada.*

*Teams travelling to areas outside of Canada for tournaments should secure sufficient travel insurance to protect their members and athletes at their own cost.*

*Please contact our insurance agent Kurtis LeBlanc, BrokerLink Insurance, at 780.487.2444 ext. 89459 with any additional questions regarding insurance matters or coverages.*