



ONTARIO FOOTBALL ALLIANCE Insurance Program

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended only to provide basic details of coverage that are fully described in Master Policy No. LL08008 and SC10760 underwritten by Sports-Can Insurance Consultants Ltd. on behalf of Lloyd's of London. In the event of any inconsistency, the actual policy will prevail.

COMPREHENSIVE GENERAL LIABILITY

This policy provides broad protection for situations in which an INSURED must defend itself against lawsuits or become legally obligated to pay compensatory damages for bodily injury or property damage.

What activities are covered?

All sanctioned and approved amateur football activities including training and competitions run by leagues who are members in good standing.

Who is an insured?

All employees, volunteers, officers, directors, coaches, managers, officials, players, auxiliary workers while acting within the scope of their duties on behalf of the OFA.

Description of coverage

Limits of Liability:	\$5,000,000 per occurrence Bodily Injury and Property Damage
	\$5,000,000 Products and Completed operations aggregate limit
	\$5,000,000 Non-Owned Automobile
	\$ 250,000 Tenant's Legal Liability
	\$1,000,000 Advertising Injury Liability
	\$2,000,000 Employers Liability
	\$2,000,000 Directors' & Officers' Errors and Omissions (Wrongful Acts)
	\$1,000 Medical Payments – per person (\$10,000 any one accident)

Reimbursement
(deductible) \$1,000

Key Extensions:	Liability for Injury to participants
	Voluntary Medical Payments
	Blanket Contractual
	Occurrence based Property Damage
	Incidental Medical Malpractice
	Cross Liability Clause
	No Sexual abuse exclusion
	Host Liquor liability – award banquets only
	Personal Injury Liability
	Worldwide territory – suits brought within Canada only

Key Exclusions:	War / Terrorism
	Forcible Ejection
	Fungi & Fungal derivatives



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- Key Exclusions
cont...
- ✚ Cyber/data corruption
 - ✚ Total asbestos
 - ✚ Excludes residents of the United States of America with respect to activities occurring in the USA
 - ✚ Absolute Pollution
 - ✚ Intent to Injure Exclusion (deliberate action or contact)

KEY DEFINITIONS

- Bodily Injury:** Means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
- Participant Liability** This coverage responds to and defends the insured in a lawsuit being made against an insured by a participant in a sanctioned event.
- Property Damage:** Liability for damage to property of others including loss of use.
- Personal Injury:** Injury other than bodily injury arising out of
- (a) False arrest, detention or imprisonment
 - (b) Malicious prosecution
 - (c) Wrongful entry into, or eviction of a person from a room, dwelling or premises that the person occupies
 - (d) Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services
 - (e) Oral or written publication of material that violates a person's right of privacy.
- Advertising Injury:** Injury arising out of libel, slander, defamation, infringement of copyright, title or slogan, piracy, unfair competition, idea misappropriation or invasion of rights of privacy as it relates to any advertisement, publicity article, broadcast or telecast.
- Incidental Medical Malpractice:** The rendering of or the failure to render necessary first aid any insured person who is not in the business or occupation of providing health care professional services.
- Blanket Contractual:** Provides coverage for claims arising out of liability that has been assumed by the insured under an insured contract.
- Tenants Legal Liability:** Liability resulting from damage to premises that is leased, loaned or occupied by you.
- Non-Owned Automobile:** Legal liability arising out of the operation of non-owned vehicles used in the Insured's business.
- Medical Payments:** Provides payments to third parties for their medical expenses regardless of fault.
- Errors and Omissions (Directors & Officers Wrongful Acts)** Provides coverage for those sums the insured becomes legally obligated to pay because of a wrongful act. A wrongful act is defined as any actual or alleged error or misstatement or misleading statement; or any actual or alleged act or omission or neglect or breach of duty by an Insured.



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SPORT ACCIDENT

This plan covers all accidents (within Canada) to:

- a) members participating in a practice or competition in the sport;
- b) members being transported with other player members and group to or from the place of such practice or game; which is organized under the direction of the Insured;
- c) members while riding as a passenger, boarding or alighting from a flight on a multi engine transport type aircraft operated by a licensed airline maintaining published schedules or licensed charter airline; within the Territorial Limits as shown on Declarations.

TYPE OF COVERAGE	SUM INSURED
Loss of Life, Dismemberment or Loss of Sight (as per table)..... up to	\$ 15,000.00
Permanent Loss/Disablement..... up to	\$ 30,000.00
Prosthetic Devices..... up to	\$ 3,000.00
*Blanket Accident Reimbursement..... up to	\$ 10,000.00
Rehabilitation..... up to	\$ 3,000.00
Tuition..... up to	\$ 2,000.00
Special Treatment Travel..... up to	\$ 1,000.00
Out of Province Medical Accident..... up to	\$ 10,000.00
(inside Canada)	
Eyeglass, Contact Lens (Resulting from Injury)..... up to	\$ 100.00
Emergency Transportation..... up to	\$ 50.00
Blanket Dental..... up to	\$ 500.00
Dentures/Bridgework..... up to	\$ 2,000.00
Fractures..... up to	\$ 500.00
Babysitting..... up to	\$ 500.00
Youth Wage Loss..... up to	\$ 1,000.00
 Aggregate Limit Payable for any one Accident	 \$ 2,000,000.00



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*Blanket Accident Reimbursement

- ✓ Private duty nursing by a licensed graduate nurse (R.N.) who does not ordinarily reside in the Insured Person's Residence or is not a member of his Immediate Family;
- ✓ Transportation by a licensed ambulance service or, when recommended by a Physician, by any other conveyance licensed to carry passengers for hire to or from the nearest Hospital which is equipped to provide the required treatment;
- ✓ Hospital charges for the difference between the public ward allowance under the Insured Person's Provincial Hospital Plan and the semi-private accommodation charge (private accommodation charge if recommended by a Physician);
- ✓ Rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;
- ✓ Expenses charged for the services of a licensed professional physiotherapist or certified athletic sports therapist ordered or prescribed by a Physician, provided such physiotherapist or sports therapist does not ordinarily reside in the Insured Person's Residence and is not a Member of the Immediate Family, subject to a maximum of three hundred dollars (\$300.00) per policy term;
- ✓ Expenses for prescription drugs, sera and vaccines, obtainable only upon a written prescription by a Physician or legally qualified dentist and dispensed by a registered pharmacist or Physician, but excluding any charges made for the administration of injectable drugs, sera and vaccines, subject to a dispensing maximum of a thirty (30) day supply;
- ✓ Miscellaneous expenses for hearing aids, crutches, splints, casts, trusses and braces, but not including replacement thereof; braces do not include dental braces and are subject to a maximum of three hundred dollars (\$300.00) for each injury per policy term, and not to exceed 50% of the cost of the brace;
- ✓ Expenses for the services of a licensed chiropractor provided such chiropractor does not ordinarily reside in the Insured Person's Residence and is not a Member of the Immediate Family subject to a maximum of five hundred dollars (\$500.00) per policy term.

LIMITATIONS AND EXCLUSIONS

The above Sport Accident insurance does not cover:

- a) purchase, repair or replacement of eyeglasses, contact lenses or prescriptions thereof. (Except as otherwise provided herein),
- b) sickness or disease either as a cause or effect,
- c) any benefits that are available under any Government Health Insurance Plan, whether enrolled in such a plan or not for which the Insured is eligible,
- d) any intentionally self inflicted bodily injury while sane or self-inflicted injury while insane,
- e) any act of war, or undeclared war, invasion or civil war,
- f) professional athletes earning the major portion of their income from sports activity.
- g) riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage",
- h) participating in any speed contest or racing,
- i) for x-rays, repair or replacement of existing dentures, fillings or crowns, bridges or orthodontic appliances except as provided in the section entitled "Dental Expense",
- j) for experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada,
- k) for medical services rendered by nurses, physiotherapists, certified athletic sports therapists and chiropractors employed or engaged by the Policyholder,

The insurance provided under this policy is available only to residents of Canada.

Please note this is not a loss of wage policy

Out of Country Travel - please contact the Ontario Football Alliance to apply for coverage. An application will be provided.



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CLAIMS PROCEDURES:

When an incident occurs, it is important to record all details at the time of the incident including statements from any witnesses and the injured party.

In the unfortunate event of an injury please:

1. Complete the Incident Report Form that is provided to you by the Ontario Football Alliance
2. Return this document immediately to the Ontario Football Alliance
3. In the event of a serious injury please immediately contact:

Jones Brown Inc.
Lisa Dunn, Partner
416.408.5457 Direct Line
647.201.5483 (emergencies only)
ldunn@jonesbrown.com

For claims under the Sport Accident policy please:

1. Complete the Sport Accident claim form and submit immediately to:

Jones Brown Inc.
Attn: Kim Brandon
480 University Ave., Suite 1100
Toronto, ON M5G 1V2
kbrandon@jonesbrown.com

For any questions about your insurance program please contact:

Ontario Football Alliance
Local: 519-780-0200
Toll Free: 888-313-9419
otf@on.aibn.com