
Alberta Basketball Association



Insurance Program Overview + FAQs

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ABA INSURANCE PROGRAM SUMMARY

Frequently Asked Questions

Who is HUB International HKMB?

HUB International HKMB is the insurance broker responsible for arranging the insurance program for the Alberta Basketball Association and its members. For more information about HUB International HKMB, you can visit their website at www.hubinternational.com

What type of insurance is provided by the ABA to its members?

Liability Insurance and Accident Insurance

This insurance is arranged by the ABA for its registered members and the cost is included in the registration fee paid by each member.

What is the purpose of the General Liability and Accident Insurance Coverage?

The primary purpose of the General Liability policy is to protect against lawsuits from individuals alleging that the sports organization and/or its members have negligently caused "bodily injury" to a player or spectator. The policy also covers other types of lawsuits such as "property damage", "personal injury" (libel & slander) and Non Owned Automobile liability. The policy does not cover expenses related to criminal charges brought against a member of the association regardless of the nature of the charge(s).

The Accident Policy is designed to reimburse a member in good standing who suffers a covered injury/death while participating in an ABA Sanctioned Activity. The Accident Policy is designed to provide coverage to those members who do not have access to another health insurance plan or to supplement existing health insurances.

Who is considered an 'insured' under the General Liability policy?

Coverage is provided for the Association itself and Members registered in good standing with the ABA, but only while participating in activities sanctioned by the ABA. Members are required to sign a Participant Waiver as part of the registration process for coverage to be afforded.

Also considered 'Insured's' under the liability program are coaches, managers, officials, administrators and volunteer workers, but only for acts within the scope of duties performed on behalf of the ABA.

What activities are covered?

Coverage is provided for all ABA sanctioned basketball activities. Please see page three (3) for a list of sanctioned basketball activities.

Are Club/League fundraisers covered under the General Liability Policy?

No. The ABA Program does not provide Liability coverage for fundraisers.

Our club has been asked to provide Proof of Insurance or a Certificate of Insurance. What is the process for obtaining this document?

1. Complete a Certificate of Insurance Request Form. From the ABA Insurance Page
2. Upon completion please forward to jbailey@basketballalberta.ca for approval and issuance.
3. Alberta Basketball Association will e-mail the Certificate of Insurance back to the Club Contact Person listed on the form. If possible, please provide the contact name and email for the facility or school board that will be on the certificate. A copy of the insurance certificate can be sent directly to the contact as well as the club.
4. Please ensure that the Certificate Program CertExchange has been white listed so that you will receive this Certificate.

PLEASE NOTE INSURANCE CERTIFICATES WILL NOT BE ISSUED TO CLUBS WHO HAVE BEEN SUSPENDED OR HAVE OUTSTANDING FEES.

What is defined as sanctioned?

Sanctioning definition/guidelines are as follows:

Sanctioned Game: A game between two registered Alberta Basketball teams that is officiated by two referees assigned by the local officials board.

Sanctioned Tournament: An event approved by Alberta Basketball that consists of four or more registered Alberta Basketball teams participating in a competitive structure that results in a team playing three or more games on the dates submitted by the host club.

Exhibition Game/Controlled Scrimmage: A game or scrimmage between two registered Alberta Basketball teams but is not officiated by Member Officials.

Is a parent covered if they are driving his or her own children to an event?

No. The program does not provide coverage for parents driving their children to the game/practice because they are, in that circumstance, exercising their parental responsibility not a team duty.

However, coverage is in place for volunteers of the association while performing volunteer duties. Therefore, parents associated with a team or performing a specific duty assigned by the team (coach, assistant coach, or other authority) do have insurance coverage under this program.

Does the policy provide coverage for lawsuits alleging sexual abuse/molestation?

No. Abuse/molestation is excluded from coverage.

Does the policy provide coverage against liquor liability claims?

Yes. There is coverage under the Liability program for defense of liquor related claims but only if:

- They arise in connection with ABA sanctioned banquets or award ceremonies

Note: To obtain separate coverage for the following scenarios, please contact alan.hollingsworth@hubinternational.com.

Events outside of ABA sanctioned banquets or award ceremonies

Are players insured when trying out for a team if they are not registered with that club?

Yes, players are covered when participating in ABA club approved tryouts, training camps and practices whether or not they are registered with that team as long as they have completed and submitted the Alberta Basketball membership form (that includes a waiver). They are not, however, covered if they play in a sanctioned game with a team with which they are not properly registered.

Accident (AD&D) Policy

Who is covered?

All players, managers, coaches, trainers and members of officiating crew of the governing body/sports association listed in the policy declarations/

When are they covered?

The above participants are covered during sanctioned activities of the ABA, such as practice session, game or activity approved by and under the supervision of proper authority of the team, club, organization or the Named Insured and for which coverage has been declared and purchased.

What is not covered?

This Policy does not cover losses directly or indirectly caused or contributed to by:

- Injury sustained while in any of the armed forces (land, sea or air) of any country or international authority;
- Intentional self-inflicted Injury or attempted suicide;
- Being under the influence of alcohol or having taken drugs or narcotics unless prescribed by a legally qualified Physician or surgeon.
- Injury occasioned or occurring while the Participant is committing or attempting to commit a criminal act or to which a contributing cause was the Participant being engaged in an illegal occupation or activity;
- Pregnancy, childbirth, miscarriage or abortion;
- Sickness or disease of any kind;
- Injury as defined in this Policy, arising out of a pre-existing medical or mental condition. However, an Injury, for which the treatment has not been rendered or treatment medically recommended for the past thirty consecutive months shall not be considered a pre-existing condition unless otherwise specifically excluded;
- Neuroses, psychoneuroses, psychotherapies, psychoses or mental or emotional disorders of any type;
- Rest cures, sanatorium or custodial care or periods of quarantine or isolation;
- Cosmetic or plastic surgery not necessitated as a result of accidental bodily Injury;
- Dental examinations, X-rays, extractions, fillings and general dental care except as a result of accidental bodily Injury;
- Routine medical examinations; and
- Costs incurred more than one hundred and eighty (180) days after the date of the event giving rise to them.

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- resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense:
 - War, hostilities or warlike operations (whether war be declared or not),
 - Invasion,
 - Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
 - Civil war,
 - Riot,
 - Rebellion,
 - Insurrection,
 - Revolution,
 - Overthrow of the legally constituted government,
 - Civil commotion assuming the proportions of, or amounting to, an uprising,
 - Military or usurped power,
 - Explosions of war weapons,
 - Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
 - Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not,
 - Terrorist activity.

Is the coverage under this policy considered “excess”?

Yes. The Medical Expense coverage is "excess" or the "second payer" and requires other collectable insurance (group medical plan, group blanket plan, governmental plan or program, or coverage provided or required by any law or statute, including automobile "fault" and "no-fault" coverage and Workplace Safety and Insurance Board) to respond first before the "excess" Accident policy will pay any benefits.

Does this policy contain a deductible?

No.