

Manitoba Soccer Association Inc.

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To: MSA Members
From: Héctor O. Vergara, Executive Director
cc: MSA Board of Directors
Date: January 23rd, 2024
Re: Members Directors and Officers Insurance

Dear Members, recently Sport Manitoba provided all the provincial sports with some clarity around the Errors and Omissions Liability insurance (E & O) versus Directors and Officers (D & O) insurance.

Sport Manitoba and the provincial sport bodies have E & O insurance for the organization and the E & O insurance coverage extends to all member clubs, local sport organizations that are members of the provincial sport organization.

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. E & O insurance will pay those sums the organization, directors and officers become legally obligated to pay as compensatory damages because of a wrongful act. Compensatory damages means claims seeking monetary compensation.

This coverage does not include employment practices, such as wrongful termination or harassment.

It is important to note that this is not a Directors & Officers Liability Policy.

The Directors and Officers Liability Insurance (D & O) protects directors or officers of an organization in the event they are personally sued by a party.

D & O insurance requires a separate application and approval.

Directors and officers of non-profit organizations carry significant risk to their personal assets in the event of the organization's bankruptcy or insolvency. These organizations along with their directors, officers, employees, and volunteers may be the subject of numerous types of claims that can incur significant defense costs over several years.



A D & O policy encompasses liability coverage for directors and officers (D & O), employment practices (EPL), fiduciary and outside directorship (ODL).

A D & O policy can protect the organization and individuals against a variety of allegations such as general negligence, misrepresentation, defamation, wrongful termination, discrimination, harassment, non-disclosure, as well as statutory liabilities under human rights, environment, and occupational health and safety legislation.

A separate D & O policy will provide protection for one entity ONLY. This means, if your organization (provincial sport organization, national sport organization, local sport organization) has directors and officers and want to apply, the insurance will ONLY be for the directors and officers of your entity or Association.

D & O policy does NOT provide or extend to any member clubs or any other organizations that may be associated with the organization that has the D & O insurance.

The member clubs or other entities who are interested in obtaining coverage would need to apply for a D & O policy on their own accord.

Sport Manitoba is working with the insurance company to attempt to figure out what it would take to have the clubs or other organizations get the coverage they need through the provincial body.

Attached to this memo is a frequently asked questions document that may further provide clarity.

Thank you for reviewing this important information.

Hector