





# Policy No. AL4440 SASKATCHEWAN SOCCER ASSOCIATION December 31, 2018 – December 31, 2019

## **Sport Liability Insurance**

#### Why Sport Liability Insurance?

Because no matter how careful you are, accidents happen and you can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defense as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

#### Who is Insured?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

#### Activities Covered

Sanctioned or authorized events within your sport discipline, including related training authorized by you.

## General Liability Insurance

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passersby, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participatnts

#### Limit - \$10,000,000

Includes the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Sexual Harassment/Abuse
- Employees as Additional Insured
- Cross Liability
- Non-Owned Automobile (in most cases)
- Tenants Legal Liability

A deductible of \$1,000 applies to bodily injury, property damage and legal expenses.





# Directors and Officers Insurance

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

Limit \$5,000,000 Deductible \$1,000