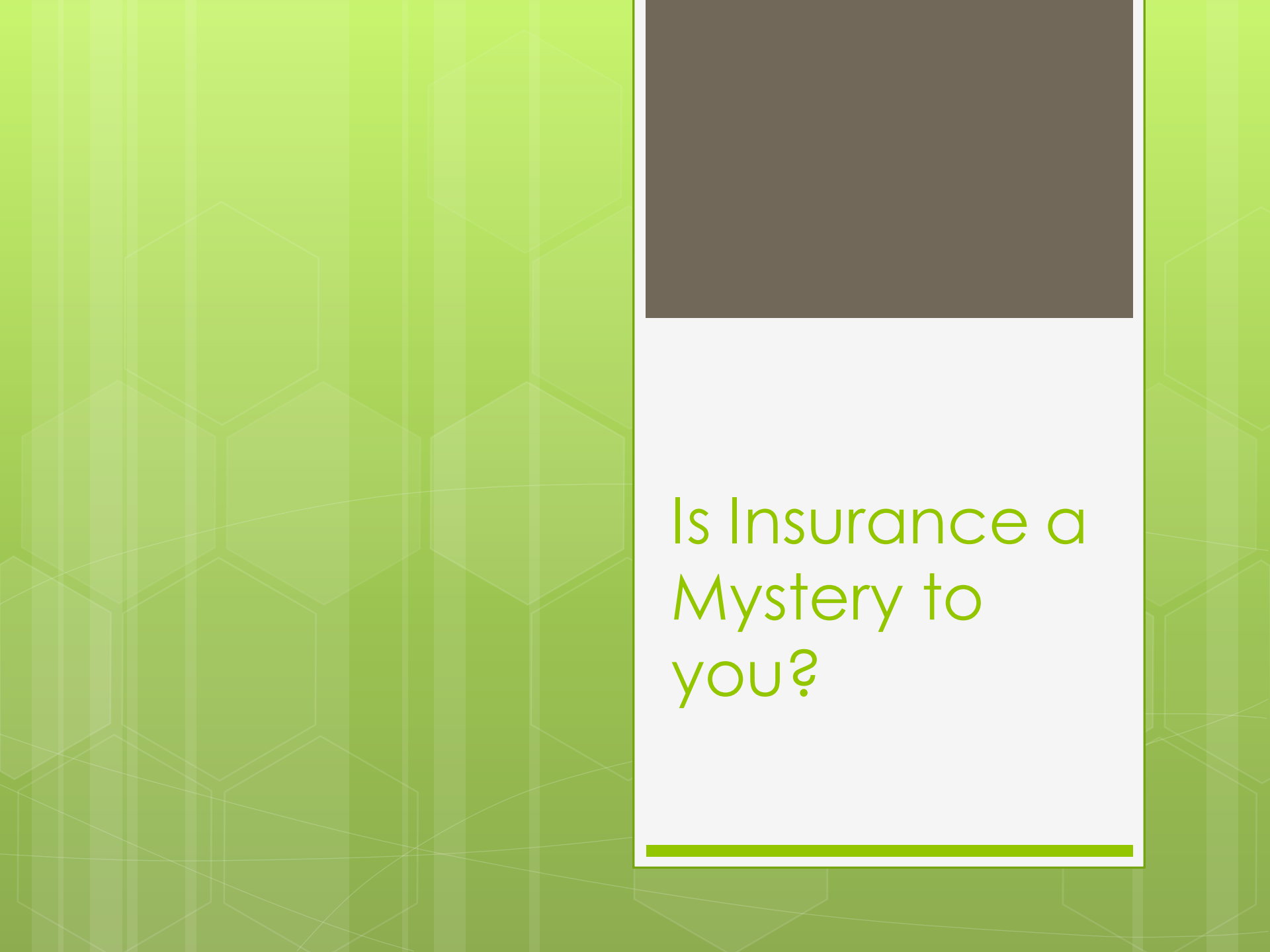




Member Education Session



Is Insurance a
*Mystery to
you?*

Sask Sport Requirements

As a Member of Sask Sport SSA must carry insurance which adequately protects the volunteers, employees and the organization against crippling tort action in the following areas and amounts:

- a) Comprehensive liability - third party coverage in the amount of at least two million dollars. (SSA \$5,000,000)**
- b) Participants liability - second party coverage in the amount of at least two million dollars. (SSA \$5,000,000)**
- c) Directors and officers liability including wrongful dismissal in the amount of at least one million dollars. (SSA \$2,000,000)**

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SSA Insurance Coverage

General Liability Insurance

Coverage designed 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.

Policy also covers other types of lawsuits such as "property damage", "personal injury" (libel & slander) and Non Owned Automobile liability.

General Liability Insurance

Activities not covered;

- Non SSA sanctioned activities
- **BEER GARDENS – additional coverage IS REQUIRED**
- Higher risk fundraising activities involving amusement devices, animals, or motor sports
- Events involving fireworks

Directors & Officers Liability

- Provides coverage for compensatory damages because of a “wrongful act” arising out of your operations
- Definition of a wrongful act includes; any actual or alleged error, misstatement, or misleading statement by an insured
- Any actual or alleged act, omission, neglect or breach of duty by an insured
- Claims Example

Accident Insurance

When does this coverage respond?

- ◉ **When accidental bodily injury results in a covered loss**
- ◉ **Not first payor for Accident Medical expenses**
- ◉ **Coverage responds as "excess"**
- ◉ **Requires all other collectable insurance (such as parent's health insurance) to respond first before the "excess" Medical Accident policy will pay any benefits.**

Travel Insurance

- When traveling out of country, only a fraction of medical expenses resulting from an emergency accident or illness would be covered by Saskatchewan Health and Western Life Assurance program.

Pre-existing conditions are not covered by Western Life Assurance program.

- Out-of-Country Travel Insurance is advised for each and every trip.
- Please visit the website [SSA](#) to purchase individual or team coverage while out of Saskatchewan.
- Each traveler will be covered for \$5,000,000, 24 hours per day, with no deductibles.