



Softball BC Insurance Program HOSTING an International Team or Non-Softball BC Members - FAQ

Abbreviations:

PSO = Provincial Sport Organization

NSO = National Sport Organization

PA = Participant Accident

COI = Certificate of Insurance

CGL = Commercial General Liability

USA = United States of America

D&O = Directors and Officers

INFORMATION

Are you planning to host an exhibition game or host a tournament that includes international teams or non-Softball BC members?

- Examples: Softball BC member Club hosts a softball tournament with teams visiting from Seattle, Washington, USA.

“My Softball BC team is going to host 2 Softball games with 2 different Softball teams from Seattle, Washington, USA. Am I covered by Softball BC’s insurance? Don’t I have insurance?”

What is CGL Insurance?

CGL insurance protects your club from financial losses stemming from claims of bodily injury and/or property damage to third parties from your activities, operations and/or products. Ultimately, the CGL insurance is designed to provide legal defense and settlement costs in the unlikely event your members, managers, coaches and athletes are sued for negligence by a 3rd party.

For example, your Softball team hosts another Softball team from Bellingham, USA for a friendly game. Your athlete/player hits a foul ball and it hits a pedestrian in the face. The pedestrian visits the hospital and it was determined that he/she has now lost their vision. The pedestrian sues your Softball team for loss of income and the bodily injury they suffer for \$1,000,000 CAD.

Example:

The team visiting from the USA – does the same thing – and instead hits the ball and it hits a car. The car crashes and it results in the driver being injured. The driver sues the Softball team from the USA for medical expenses and damage to his vehicle. If the US Team has no insurance, they can sue your club or come after you and hold your team responsible.

Who is covered by Softball BC?: Softball BC team and their members ONLY



Please note: Your Softball BC team will NOT have insurance coverage or the insurance coverage will NOT be valid (**NO COVERAGE**), should you choose to host a team with no insurance coverage.

Who is NOT covered: Visiting team from out of country (ie: Team from the USA, team from Mexico). The visiting team from out of country must provide proof of commercial general liability (CGL) insurance (via a certificate of insurance) and emergency travel medical insurance (TMI insurance).

Similarly, non-Softball BC members must provide proof of commercial general liability (CGL) insurance (via a certificate of insurance) and medical insurance. Teams registered with another Canadian Provincial or Territorial Body can provide proof of insurance by contacting their governing body for a letter or COI.

REQUIREMENTS / CONDITIONS

You must confirm/communicate with any teams/organizations coming from outside of Canada or non-Softball BC members the following:

1) PROOF OF: COMMERCIAL GENERAL LIABILITY (CGL) INSURANCE

- Form of Proof: Certificate of Insurance (COI) / CSIO Certificate (sample is attached)
 - NOTE: Teams registered with another Canadian Provincial or Territorial Body can provide proof of insurance by contacting their governing body for a letter or COI.
- DO NOT ACCEPT/NOT ACCEPTABLE FORMS OF PROOF: Emails, letters or verbal communication that CGL coverage is in place.

What do I look for in a Certificate of Insurance (COI) provided to me from a visiting team?

ie: Softball team may be visiting from the USA

The COI should be presented to your club/provided to your club well-in-advance to allow time to be reviewed by your team manager or representative for the following A-O requirements.

Please refer to the attached example. The example is intended to be a guide and for reference purposes ONLY

- (A) Name of Insured: The official/legal name of the team visiting or your team is playing against.
- (B) Location: Name of fields you are playing at.
- (C) Operations/Activities of the Named Insured: Name the activities involve or being done – ie: Softball Game, Softball tournament
- (D) Dates the certificate of insurance applies.
- (E) Additional Insured - British Columbia Softball Association

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- (F) Additional Insured – Name of your Softball Club
- (G) Additional Insured – Name of City/Municipality or Landlord that is providing you the space/field.
- (H) Additional Insured – Name of the City/Municipality or Landlord if there is a 2nd City/location involved.
- (I) Insurance Product name – Commercial General Liability (CGL)
- (J) Policy # the insurance company has assigned.
- (K) Name of insurance company providing the insurance.
- (L) Limits of insurance – Commercial general liability limit – MINIMUM TWO MILLION LIMIT
Proof of commercial general liability (CGL) with a limit no less than **\$2,000,000 per occurrence and in aggregate.**
- (M) Deductible for Bodily Injury/Property Damage: No more than \$2500.00 (Two thousand five hundred)
- (N) Extensions or endorsements to look out for: Cross liability clause, participant to participant and notice of written cancellation clause
- (O) Signature of broker with signing authority, name and address of insurance brokerage, name of authorized and licensed representative

OTHER INSURANCE TO LOOK OUT FOR
Related to Softball Teams visiting from out of Country
ie: USA, Mexico

Travel medical insurance (TMI) – What is it?

Emergency travel medical insurance is medical insurance for those athletes who are traveling to Canada (leaving the USA) to participate in a game or tournament in Canada. If they are injured and require acute and unexpected medical attention, an emergency travel medical insurance policy would help pay some of those medical expenses. If applicable, they may want to check with their extended benefits company if it extends to sports activities. Some extended benefits companies DO NOT cover participation in sports.

IMPORTANT NOTE: Softball BC is NOT responsible for medical expenses for teams who are visiting from another province and/or country. The teams visiting and playing a Softball BC team, must provide proof of their OWN emergency travel medical insurance (TMI). Please verify with the visiting team well-in-advance to ensure they have emergency travel medical insurance for their participation in a softball match and/or tournament in British Columbia.

In addition to asking for proof of Commercial General Liability (CGL) insurance, you may want to ask teams visiting from out of country for proof of emergency travel medical insurance (TMI) for their visit.

The risk management approach: Players, athletes, coaches, managers from an opposing team (ie: team from the USA) may suffer a medical injury as a result of playing in the softball match. This may result in a visit to the hospital to obtain medical treatment. The visiting team may try to hold the host team responsible for these medical expenses.