



Softball BC Insurance Program International Travel - 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

DID YOU KNOW?!?

If you are going to the USA with your Softball team, the CGL insurance through Softball BC does not automatically extend. If you are seeking CGL insurance for the USA or international travel, you must obtain approval from Softball BC. Softball BC must provide your team confirmation of CGL insurance that extends to the USA. If you do not receive approval from Softball BC, you will NOT be covered by the CGL insurance in the USA or internationally. This insurance is optional and you have the right as a consumer or club to seek insurance with any licensed insurance broker or professional in British Columbia.

INFORMATION

If your Softball team plans to travel to the USA to participate in a tournament or exhibition game(s), here is what your team should consider:

1) COMMERCIAL GENERAL LIABILITY (CGL) INSURANCE

What is it?

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 visits Bellingham, USA for the day and participants in a local softball tournament. 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 USD.

USA Travel – Not Automatically Covered

CGL insurance policies, including Softball BC's do not automatically extend to the USA and/or internationally. This is because insurance companies need to assess the risk, and charge for the added



exposure when they normally wouldn't have this exposure. A reminder that Softball BC's insurance policy is a policy purchased and placed in Canada. This is a CGL insurance policy intended for exposure in **Canada**.

What should I do if I want CGL insurance for our Softball team in the USA?

Visit the Softball BC website (Insurance Section) to secure the form you need to fill out and return to them to review. After their review, if your Softball BC team qualifies, you will be provided a no obligation quote. If you decide to proceed, you will make payment to Softball BC directly. Note: This application and approval process can take up to five (5) business days. Teams should plan accordingly.

PLEASE NOTE: The CGL insurance is OPTIONAL and if your team chooses NOT to purchase the CGL insurance extension, your team will be responsible for seeking your own CGL insurance.

ADDITIONAL INFORMATION – CGL to USA Extension Purchased

You have purchased the CGL to USA extension. Now what?

The premium you have paid to Softball BC is approval from the insurance company to extend the current CGL policy arranged by Softball BC to your club for your travels to the USA to participate in the "requested sport". Normally, this is a friendly match/game and/or competitive tournament for your team/club.

A reminder that the CGL does not automatically extend outside of Canada and what you have purchased is permission or approval from the insurance company to extend Softball BC's CGL policy to your team for your liability exposures in the USA.

What this CGL to USA Extension is NOT = NOT COVERED

Participant Accident (NOT COVERED)

This is NOT a participant accident insurance policy.

Participant accident insurance (if applicable) is medical insurance that is over and above provincial health insurance and extended health insurance. It is designed to help pay for medical expenses for you as an athlete who is injured in the course of play **within Canada**. The CGL to the USA is NOT participant accident insurance.

Travel medical insurance (NOT COVERED)

This is NOT emergency travel medical insurance.

Emergency travel medical insurance is medical insurance for you when you are traveling out of province and/or out of country. If you are injured and require acute and unexpected medical attention, an emergency travel medical insurance policy would help pay some of those expenses. This CGL to USA extension is NOT emergency travel medical insurance.

Directors and Officers Liability (NOT COVERED)

This is NOT directors and officer's liability insurance.



Directors and officers (D&O) liability insurance is insurance for your directors and officers for your fiduciary duties. You could be held liable for the decisions you make on behalf of the organization you lead. This CGL to USA extension is NOT D&O insurance.

Property Insurance- Insurance for equipment, luggage, etc (NOT COVERED)

This is NOT personal property insurance or insurance for property you own. There is no insurance coverage for your personal items or luggage. There is no insurance coverage for your team's equipment. The CGL to USA extension does NOT provide insurance coverage for your team's tangible property.

Cyber Liability (NOT COVERED)

This is NOT a cyber liability insurance policy. The CGL to USA extension does NOT cover any incidents where your club experiences a "hack" to your internal computer system.

Theme Parks (NOT COVERED)

Commercial General Liability does not extend to a theme park or other activities that are NOT usual to your sport. This means, the CGL to USA extension does NOT cover your team for their visit to ie: Disneyland.

Hotel Liability (NOT COVERED)

This is NOT hotel liability insurance. There is no coverage for liability when staying at a hotel or air BNB or any other accommodation. Please check with your home insurance broker. The CGL to USA extension does NOT provide coverage for damage you cause at a Hotel/Motel/Inn that you and your team stay at.

Liability for a vehicle and Collision/Comprehensive Coverage for a vehicle (NOT COVERED)

This is NOT Rental car insurance and NOT vehicle/auto liability insurance. No coverage for renting a vehicle. There is no collision or comprehensive coverage. You will need to find an auto plan agent or broker to help with automobile insurance for driving in the USA. Alternatively, you can ask the rental car company for insurance options. The CGL to USA extension does NOT provide or extend to a rental vehicle or any other rented motor vehicle. The CGL to USA extension does NOT provide or extend to a watercraft or boat, e-bike (electronic bicycle), ATV (all-terrain vehicle) or any other motorized device.

OPTIONAL INSURANCE COVERAGE

Related to International Travel

IMPORTANT NOTE: Softball BC is NOT responsible for you or your group's emergency travel medical expenses should anyone in your group need medical attention while outside the province of British Columbia (BC). This means, if you decide to travel to Alberta, or Ontario for a Softball game, please double check with your extended benefits provider (if applicable) to see if your travel medical insurance extends to another province for sport participation. Similarly, if you travel to the USA or internationally, please double check to see if the travel insurance extends to your destination or country you plan to visit.



Travel medical insurance (TMI)

The CGL to USA extension is NOT emergency travel medical insurance. Emergency travel medical insurance is medical insurance for you when you are traveling out of province and/or out of country. If you are injured and require acute and unexpected medical attention, an emergency travel medical insurance policy would help pay some of those expenses.

If applicable, please check with your extended benefits company if it extends to sports activities. Some extended benefits companies DO NOT cover participation in sports.

You have the option to purchase sport specific travel medical insurance through the following link: Individually or for a whole team/roster. Please visit the link below. Thank you.

Link:

<https://partner.battleface.com/sbc-insurance/>

