



WHY INSURANCE?

For your protection and piece of mind.



WHO IS INSURED?

Any leagues or associations registered with the Alberta Lacrosse Association.

Leagues and Associations must be up to date with their current dues and in good standing.



WHO AND WHAT EVENTS ARE COVERED?

All members of your league or association including: executives, managers, coaches, trainers, officials, employees and volunteers (while acting within their scope of their duties on your behalf).

Any sanctioned or authorized events, including related training within your sports discipline are covered.



Questions about insurance coverage or to submit a claim:

alainsurance@bflcanada.ca

For all other questions regarding membership:

info@albertalacrosse.com

BFL CANADA Risk and Insurance Services Inc.

bflcanada.ca |   



Insurance Program

INFORMATION PACKAGE

ABOUT BFL CANADA

Founded in 1987 by Barry F. Lorenzetti, BFL CANADA is one of the largest employee-owned and operated Risk Management, Insurance Brokerage, and Employee Benefits consulting services firms in Canada. The firm has a team of over 1,100 professionals located in 24 offices across the country. BFL CANADA is a founding Partner of Lockton Global LLP, a partnership of independent insurance brokers who provide risk management, insurance and benefits consulting services in over 140+ countries around the world.

1,100+

Employees
across
Canada

24

Offices in
Canada

98%

Client
Retention
Rate

100%

Private, independent
& employee-owned
and operated

140+

Countries represented
through our partnership
with Lockton Global LLP



COVERAGE

1. General Liability Limit \$5,000,000

Liability Insurance provides protection against claims resulting from injuries and damage to people and or property. Liability Insurance covers legal costs and payouts for which the insured party would be found liable. Also included:

- Bodily Injury and property damage
- Products and Completed operations
- Personal and Advertising injury
- Medical Payments
- Tenants Legal Liability
- Employers Liability
- SPF 6 Standard Non Owned Automobile liability
- SPF 94 Legal Liability for Damage to non-owned auto

2. Abuse Liability Limit \$1,000,000

Abuse Liability assists with organizations faced with allegations of abuse, regardless of validity. Abuse coverage will assist with financial, and professional legal support in the event of a claim.

3. Property Insurance Up to Limit required

Perils covered by property Insurance include weather related afflictions, including fire, smoke, wind, hail, impact of snow, ice lightening and more.

4. Directors and Officers Limit \$2,000,000

Directors and Officers Insurance covers directors and officers or their company and or organization if sued. D&O will cover losses associated with law suit including legal defense fees.

5. Sport Accident Limit \$50,000

Sport Accident coverage is for injuries caused during practices, games and team travel. Also included:

- Accidental Death & Dismemberment
- Disability
- Excess Medical Reimbursement
- Out of Province Medical Reimbursement
- Emergency Transportation
- Rehabilitation
- Tutorial Fees Reimbursement,
- Fractures
- Dental
- Eyeglasses and Contact Lenses

6. Out of Country Medical Limit \$1,000,000

Excess Medical coverage for when travelling out side of Canada. The event has to be approved and sanctions by the Alberta Lacrosse Association and who's name is registered with the association prior to traveling. Coverage is in excess of any Provincial Health Care.

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