

# BC SOCCER INSURANCE PROGRAM

## Sport Liability Insurance

### **Why 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 in Canada.

### **Activities Covered**

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

### **General Liability Insurance - \$5,000,000 Limit**

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 participants.

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees as Additional Insured
- Cross Liability
- Non-Owned Automobile (in most cases)
- Tenants Legal Liability \$1,000,000

A deductible of **\$1000** applies to bodily injury, property damage and legal expenses.

## Errors and Omissions Insurance

Your “executive officers and directors may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. Errors and omissions insurance will pay those sums the organization, directors and officers become legally obligated to pay as *compensatory damages* because of a wrongful act. “Compensatory damages” means damages due or awarded in payment for actual injury or economic loss. “Compensatory damages” does not include punitive or exemplary damages or the multiple portion of any multiplied damage award.

Limit – **\$5,000,000**

Deductible – **\$1000**

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## Participant Accident Insurance

The sport accident policy is a 3<sup>rd</sup> payer participant accident policy. This means that it will only respond after the limits have been exhausted under the BC Medical Services Plan and any extended health plan (if applicable). Participant accident insurance is NOT Emergency Travel Medical Insurance (TMI). TMI can be purchased separately for additional premium.

Coverage for practices and games within Canada only. One plan covers all participants, managers, coaches, executives, and field officials throughout the entire season.

For each separate accident the Plan pays:

### **Dental Accident Reimbursement - Up to \$10,000**

The reasonable expenses incurred within 52 weeks of a covered accident to treat, repair or rebuild teeth damaged in the covered accident, excluding any expenses any treatment, repair or rebuild provided solely for cosmetic or aesthetic reasons.

### **Medical Expense Reimbursement - \$15,000 Limit per one insured person.**

The reasonable medical expenses incurred by an Insured Person as a result of a covered accident within 52 weeks of the date of the accident for:

- Licensed physiotherapist, chiropractor, osteopath, registered nurse services, or other similar services approved by the Insurer in writing, and not covered under any federal,

provincial government or private health care plan.

- Licensed ambulance services
- Crutches, splints, orthotic devices, trusses, medical braces, rental of a wheelchair, hospital bed, lifts or other medical devices recommended by the attending physician, excluding splints, orthotic devices and medial braces required primarily for sports activities.
- Prescription drugs not covered by any federal, provincial government or private health care plan.
- Hospital services not covered by any federal, provincial or private health care plan.
- Medical services incurred outside of the province of residence for injuries sustained in a covered accident that occurs outside the province where the Insured Person is normally domiciled, but in no event for any expenses incurred outside of Canada.

#### **Principal Sum Benefits - Up To \$50,000**

In the event of Loss of life, loss of use of Both Hands, Arms, or Legs; Quadriplegia, Paraplegia, Hemiplegia; Loss of Speech and Hearing or Dismemberment.

#### **Fracture, Dislocation, Tendon Severance and Miscellaneous Indemnity.**

Up to \$1000 paid for fracture of bone or bones (including chip and linear fractures). Percentages located on policy.

#### **Emergency Transportation Benefit**

Up to \$50 for reasonable expenses incurred for transportation, other than by a licensed ambulance service, of the Insured Person to a doctor's office or the nearest hospital.

#### **Dentures, Removable Teeth, Hearing Aids, Eyeglasses and Contact Lenses**

Up to \$200 for repair or replacement of eyeglasses or contact lenses when damage results from an accident which required the Insured Person to receive treatment by a physician or dentist.

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## **EXCLUSIONS**

### **Summary: Non-Exhaustive List**

**Exclusion/Not Covered:** Emergency Travel Medical Insurance (TMI) is NOT covered. TMI is insurance for acute and unexpected medical costs incurred when traveling outside of the province. There is absolutely no coverage for medical expenses and costs incurred when traveling outside of Canada. Please check with your extended benefits provider for details of your coverage. A separate emergency travel medical insurance policy for additional premium can be purchased. *See policy for other exclusions.*

*This summary is solely for reference purposes only and the description of coverages herein is not complete. Reference must be made to the actual terms and conditions of the applicable policy forms, insuring agreements, policy wordings, limits, limitations, conditions and exclusions. V2: July 31, 2023-2024*

## **Limitations**

### **Summary: Non-Exhaustive List**

Maximum payable amount under this policy as a result of any one accident shall be \$1,000,000 in aggregate regardless of the number of Insured Persons injured. *See policy for other limitations.*

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## **Athletic Accident/ Participant Accident Claim Procedures**

The participant accident policy is a 3<sup>rd</sup> payer participant accident policy. It is NOT emergency travel medical insurance (TMI). This means that it will only be triggered after the limits have been exhausted under the BC Medical Services Plan and any extended health plan (if applicable).

- It is the responsibility of the Insured to obtain an athletic accident claim form from the association or club executive.
- Incidents must be reported within 30 days of the date of loss or incident (DOL).
- The Insured or parent/guardian shall fully complete the claim form.
- For reimbursement of dental or medical claims, the Insured shall have the attending dentist or physician complete the and submit a pre-determination form.
- If you intend to make a claim but have not had out of pocket expenses to date, complete and submit claim form indicating receipts are to follow.
- The Insured shall submit the completed claim form to the association or club executive for their signed certification.
- Proof of claim, including a report from the attending dentist or doctor, must be submitted within 90 days of the date of the accident (AKA: DOL or Date of Loss).
- **Fully completed Participant Accident claims form should be sent without delay via email to:**

**claims@sbcinsurance.com**

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**Questions about insurance, coverages or procedures?**

### **Contact us**

**SBC Insurance Agencies Limited**

Office Hours: M-F 8:30am to 4:30pm

Email: info@sbcinsurance.com | Phone: 1-877-360-6648