



**COMPREHENSIVE GENERAL LIABILITY**

*This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policies. It is intended only to provide basic details of coverage that are fully described in Master Policy on file with the Slo-Pitch National office. In the event of any inconsistency, the actual policy will prevail.*

General Liability Insurance is designed to protect a person against legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. Any individual involved in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy. Transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

**What activities are covered?**

All approved Slo-Pitch activities. If you require clarification please contact your Provincial Slo Pitch office or the Slo-Pitch National office.

**Who is an insured?**

All team members, member clubs, coaches, managers, umpires, volunteers, league executives, conveners. Also municipalities, government departments and sponsors but only as it relates to their involvement in an approved event.

**Description of coverage**

- Limits of Liability included but not limited to:
  - \$5,000,000 per occurrence Bodily Injury and Property Damage
  - \$5,000,000 Products and Completed operations aggregate limit
  - \$5,000,000 Non-Owned Automobile Liability
  - \$2,000,000 Errors and Omissions (wrongful acts)
  - \$1,000,000 Tenant's Legal Liability
  - \$5,000,000 Personal Injury and Advertising Injury Liability
  - \$5,000,000 Employers Liability
  - \$ 10,000 Medical Payments – any one person / any one accident

\*Deductible: \$1,000 Property Damage/Bodily Injury/Expense AND  
**\*\$NIL Property Damage/Bodily Injury/Expense deductible where the loss is reported to SPN within 48 hours of the occurrence and reported to the insuring company through the office of Jones Brown within 96 hours of the occurrence.**

- Special Provisions included but not limited to:
  - ☞ Liability for Injury to participants
  - ☞ Voluntary Medical Payments
  - ☞ Blanket Contractual
  - ☞ Non Owned Auto including Legal Liability for Damage to Hired Automobiles (hired or leased less than 30 days) Limit of Insurance \$50,000 with a \$1000 Deductible
    - OEF 98B Reduction of Coverage for Lessees and drivers of leased vehicles
  - ☞ Occurrence based Property Damage
  - ☞ Incidental Medical Malpractice
  - ☞ Cross Liability Clause
  - ☞ Personal Injury Liability



# Insurance Program January 1, 2017 to January 1, 2018

- Conditions: **Host Liquor Liability is only included in the insurance policy if an application is completed and received in the SPN office two weeks prior to the event. All events where liquor is being served must have an application on file with the SPN office. This includes events hosted at licensed establishments**
- Key Exclusions included but not limited to:
- ☞ War / Terrorism
  - ☞ Fungi & Fungal derivatives
  - ☞ Cyber/data corruption
  - ☞ Total Asbestos
  - ☞ Punitive and Exemplary Damages

## KEY DEFINITIONS – COMMERCIAL GENERAL LIABILITY

- Bodily Injury:** Means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
- Participant Liability** This coverage responds to and defends the insured in a lawsuit being made against an insured by a participant in a sanctioned event.
- Property Damage:** Liability for damage to property of others
- Personal Injury:** Injury other than bodily injury arising out of
- (a) False arrest, detention or imprisonment
  - (b) Malicious prosecution
  - (c) Wrongful entry into, or eviction of a person from a room, dwelling or premises that the person occupies
  - (d) Oral or written publication of material that slanders or libels a person or organization or disparages a person’s or organization’s goods, products or services
  - (e) Oral or written publication of material that violates a person’s right of privacy.
- Advertising Injury:** Injury arising out of libel, slander, defamation, infringement of copyright, title or slogan, piracy, unfair competition, idea misappropriation or invasion of rights of privacy as it relates to any advertisement, publicity article, broadcast or telecast.
- Incidental Medical Malpractice:** The rendering of or the failure to render necessary first aid any insured person who is not in the business or occupation of providing health care professional services.
- Blanket Contractual:** Provides coverage for claims arising out of liability that has been assumed by the insured under an insured contract.
- Tenants Legal Liability:** Liability resulting from damage to premises that is leased, loaned or occupied by you.
- Non-Owned Automobile:** Legal liability arising out of the operation of non-owned vehicles used in the Insured's business.
- Medical Payments:** Provides payments to third parties for their medical expenses regardless of fault.
- Errors and Omissions:** Provides coverage for those sums that the insured becomes legally obligated to pay as compensatory damages because of a “wrongful act” to which this insurance applies.



**Insurance Program**  
**January 1, 2017 to January 1, 2018**

**SPORT ACCIDENT INSURANCE**

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**Who is insured?**

**All registered members on record with Slo-Pitch National Softball Inc. who are residents of Canada and who are covered under a Canadian Federal and/or Provincial Health and Hospitalization Insurance Plan.**

Any accident resulting in death, dismemberment, paralysis, loss of use, sight speech or hearing – while and in the consequence of::

- a) Participating in a practice or competition which is organized under the supervision and direction of the governing body/sports association SPN;
- b) Being transported with other members as a group to such practice or competition under the supervision of proper authority of SPN of which the insured is a member.

When an injury results in any one loss specified in the following schedule of benefits within 365 days of the accident, the underwriters will pay the amount stated in the Schedule of benefits covered but not more than one such amount, the largest will be payable as the result of any one accident.

		<b>Maximum Payable</b>
<b>Section 1 – Accidental Death &amp; Dismemberment: Coverage &amp; Limits of Insurance: (CDN\$)</b>	A. Specific Loss Accident Benefit As per Schedule of Benefits .....	
	B. Permanent Total Disability .....	\$ 20,000
	C. Fracture Benefit As per Schedule of Benefits	
	D. Accidental Dental Expense .....	\$ 5,000
	E. Emergency Taxi Benefit .....	\$ 50
	F. Rehabilitation Benefit .....	\$ 5,000
	G. Tutorial Expense Benefit .....	\$ 2,000
	H. Dentures or Bridgework Benefit .....	\$ 500
	I. Eyeglasses or Contact Lenses Benefit.....	\$ 100
	J. Special Transportation Benefit .....	\$ 150
	K. Home Alteration & Vehicle Modification Benefit .....	\$ 10,000
	L. Accident Reimbursement Expense Benefit .....	\$ 10,000
	<b>Section 1A - Benefits:</b>	Loss of entire sight of both eyes.....
Total loss of speech or hearing.....		\$ 30,000
Of a hand and a foot.....		\$ 30,000
Of a foot and sight of one eye .....		\$ 30,000
Of a hand and sight of one eye.....		\$ 30,000
Of the sight of one eye .....		\$ 30,000
Of hearing of one ear.....		\$ 2,000
The two hands.....		\$ 30,000
The two feet .....		\$ 30,000
One arm .....		\$ 30,000
One leg .....		\$ 30,000
One hand .....		\$ 30,000
One foot .....	\$ 30,000	
The thumb and index of one hand.....	\$ 2,000	



**Insurance Program**  
**January 1, 2017 to January 1, 2018**

**Benefits for Total Paralysis:**

Quadriplegia .....	\$ 30,000
Paraplegia .....	\$ 30,000
Hemiplegia.....	\$ 30,000

**Section 1C**  
**Benefits (for complete fracture (including Greenstick type fracture))**

Skull (compound; not including facial bones and jawbone) .....	\$ 500
Skull (not compound; not including facial bones and jawbone) .....	\$ 165
Spine (one or more vertebrae).....	\$ 250
Jawbone (mandible or maxilla).....	\$ 165
Thigh (femur).....	\$ 165
Pelvis.....	\$ 165
Shoulder Blade (scapula) .....	\$ 125
Ankle (Pott's fracture).....	\$ 125
Wrist (colles fracture).....	\$ 125
Leg (tibia or fibula).....	\$ 125
Kneecap (patella) .....	\$ 135
Sternum.....	\$ 85
Forearm (radius or ulna).....	\$ 60
Forearm (compound or comminuted) .....	\$ 115
Forearm (Not compound) .....	\$ 60
Sacrum or Coccyx .....	\$ 85
Upper arm (humerus) .....	\$ 85
Collarbone (clavicle).....	\$ 60
Hand (one or more metacarpals).....	\$ 40
Foot (one or more metatarsals) .....	\$ 40
Facial bones .....	\$ 40
Nose .....	\$ 60
Of two or more ribs.....	\$ 50
Of one hand (one or more metacarpals).....	\$ 40
Of one foot (one or more metatarsals).....	\$ 40
Of the facial bones.....	\$ 40
Of one rib.....	\$ 25
Of any bone not specified above .....	\$ 15

**Benefits (for complete fracture (including Greenstick type fracture) cont'd.**

**For complete dislocation:**

Of the hip.....	\$ 210
Of the knee (with open primary repair) .....	\$ 165
Of the shoulder (with open reduction).....	\$ 125
Of the wrist .....	\$ 85
Of the ankle .....	\$ 85
Of the elbow .....	\$ 60
Of the bones of foot, other than toes .....	\$ 40

**Severance of tendon or tendons:**

Heel (achilles).....	\$ 110
Ankle.....	\$ 100
Knee .....	\$ 90
Foot (not toes) .....	\$ 85
Elbow.....	\$ 85
Wrist .....	\$ 60
Hand (including fingers).....	\$ 60



**Insurance Program  
January 1, 2017 to January 1, 2018**

**Miscellaneous:**

Ruptured kidney (operative) .....	\$ 135
Ruptured liver (operative) .....	\$ 135
Ruptured spleen (operative) .....	\$ 135
Punctured lung - with open surgery .....	\$ 115
Burns - requiring one or more skin grafts .....	\$ 110
Knee-injured and requiring surgery .....	\$ 110
Bone operation-injured portion removed .....	\$ 100

**KEY DEFINITIONS**

- Training Program:** Means a specific program developed in consultation with and under the direct supervision of proper authority of the sport governing body of which the insured person is a member.
- Tour:** Means travel undertaken by the Insured Person under supervision of the sport governing body of which the person is a member.
- Competition:** Means a game or tournament supervised and sponsored by the sport governing body of which the insured is a member.
- SPECIFIC LOSS INDEMNITY:** When injury results within the policy term in any of the losses specified in the Schedule of Benefits within three hundred and sixty-five (365) days of the date of the accident, the underwriters will pay the amount stated in the Schedule of Benefits in the policy but no more than one (1) such amount, the largest, will be payable as the result of any (1) accident.

**Please note this is not a loss of wage policy**

**Out of Country Travel – this policy is not an Excess Medical Policy for Out of Country Travel.**