



**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.

**\*Important Notice\***: This policy is not meant to respond to any claims involving damage to a third party's windshield. SPN will not be involved in the resolution of any windshield incident. Windshield claims should be handled by the local member league in the appropriate manner.

**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/Legal Expense

- Special Provisions included but not limited to:
  - ☞ Liability for Injury to participants and spectators
  - ☞ 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



# Insurance Program January 1, 2019 to January 1, 2020

- Conditions:
  - ✎ Personal Injury Liability
  - ✎ **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

<b>Bodily Injury:</b>	Means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
<b>Participant Liability</b>	This coverage responds to and defends the insured in a lawsuit being made against an insured by a participant in a sanctioned event.
<b>Property Damage:</b>	Liability for damage to property of others
<b>Personal Injury:</b>	Injury other than bodily injury arising out of <ul style="list-style-type: none"> <li>(a) False arrest, detention or imprisonment</li> <li>(b) Malicious prosecution</li> <li>(c) Wrongful entry into, or eviction of a person from a room, dwelling or premises that the person occupies</li> <li>(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</li> <li>(e) Oral or written publication of material that violates a person's right of privacy</li> </ul>
<b>Advertising Injury:</b>	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.
<b>Incidental Medical Malpractice:</b>	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.
<b>Blanket Contractual:</b>	Provides coverage for claims arising out of liability that has been assumed by the insured under an insured contract.
<b>Tenants Legal Liability:</b>	Liability resulting from damage to premises that is leased, loaned or occupied by you.
<b>Non-Owned Automobile:</b>	Legal liability arising out of the operation of non-owned vehicles used in the Insured's business.
<b>Medical Payments:</b>	Provides payments to third parties for their medical expenses regardless of fault.
<b>Errors and Omissions:</b>	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, 2019 to January 1, 2020**

**SPORT ACCIDENT INSURANCE**

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**Who is insured?**

**All registered players, managers, coaches, executives, officials or volunteers of 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. This benefit is in excess of any similar benefit provided under any other insurance, policy or private health 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 and includes business travel for the operations of Slo-Pitch National. The policy excludes everyday usual commutation.

When an injury results in any one loss specified in the following schedule of benefits within 52 weeks of the date of the accident causing the injury. 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>Coverage A –Schedule of Losses included but not limited to: (CDN\$)</b>	
Accidental Death (Loss of Life) up to.....	\$ 20,000
Permanent Total Disability up to.....	\$ 30,000
Fracture Benefit As per Schedule of Benefits	
Accidental Dental Expense up to.....	\$ 5,000
Burial Benefit up to.....	\$ 3,000
Rehabilitation Benefit up to.....	\$ 15,000
Tutorial Expense Benefit up to.....	\$ 2,000
Funeral Benefit up to.....	\$ 5,000
Eyeglasses or Contact Lenses Benefit up to.....	\$ 100
Family Transportation Benefit up to.....	\$ 150
Home Alteration & Vehicle Modification Benefit up to.....	\$ 10,000
Accident Reimbursement Expense Benefit up to.....	\$ 10,000
 <b>Coverage – Fracture - Benefits included but not limited to:</b>	
Loss of entire sight of both eyes.....	\$ 30,000
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



**Insurance Program**  
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	One foot .....	\$ 30,000
<b>Benefits for Total Paralysis:</b>	Quadriplegia .....	\$ 30,000
	Paraplegia .....	\$ 30,000
	Hemiplegia.....	\$ 30,000
<b>Coverage Fracture Benefits (for complete fracture (including Greenstick type fracture))</b>	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 (not compound).....	\$ 12%
	Sacrum or Coccyx .....	\$ 85
	Arm between Elbow & Shoulder .....	\$ 60
	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
<b>Benefits (for complete fracture (cont'd.))</b>	<b>For complete dislocation:</b>	
	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
	<b>Severance of tendon or tendons:</b>	
	Heel (achilles).....	\$ 110
	Ankle.....	\$ 100
	Knee .....	\$ 90
	Foot (not toes) .....	\$ 85
	Elbow.....	\$ 85
	Wrist .....	\$ 60



**Insurance Program**  
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Hand (including fingers).....\$ 60

**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

Aggregate Limit \$1,000,000 any one accident

**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 52 weeks of the date of the accident causing the injury, 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.**