

Sport Liability Insurance

Summary of coverages

- Who is insured:** The liability coverage provided will pay legal, adjusting and settlement costs arising from claims brought against the following:
- The Provincial Sport Governing Body (PSGB) named in the certificate of insurance, **including affiliated clubs, leagues and associations;**
 - Executives, employees, directors, officers, coaches, managers, officials and volunteers of the PSGB(including Affiliated Clubs, Leagues and Associations) while acting for or on behalf of the organization;
 - Municipalities, government departments, school boards, sponsors and owners of facilities used by PSGBs and their members but only for vicarious liability arising out of your operations;
 - Any member of the PSGB while participating in or training for a sanctioned sporting or training event.
- What does the policy cover:** The liability policy will pay legal fees, adjusting expenses and settlement costs for claims brought against an Insured which are claiming for compensatory damages arising from an Insured's action or alleged negligence causing bodily injury, property damage or personal injury. Claims for negligence covered from insurance would arise from:
- Premises occupied by you and operations conducted by your organization;
 - Bodily injury to **spectators** arising out of sports and social activities sanctioned by the PSGB;
 - Products sold or distributed;
 - Actions of independent contractors you may employ but only with respect to your vicarious liability;
 - Liability assumed under a contract you have entered into;
 - Accusations of false arrest, wrongful detention or imprisonment, libel, slander, defamation or malicious prosecution;
 - Liability for injury to an employee who is normally covered by Worker's Compensation but where WCB denies coverage;
 - Liability arising out of the use and operation of vehicles not owned by an insured;
 - Claims for incidental malpractice where a person may become further injured following application of first aid treatment,
 - Damage to facilities rented or leased by you.
- Note:** The foregoing provides a partial summary only. The actual terms, conditions, exclusions and limitation are defined in the Master Policy.
- What is a sanctioned event:** A "Sanctioned Event" includes all games, competitions or sport demonstrations run by the PSGB or by a member club authorized by the PSGB, including related training at the event site and at club premises. Sanctioning can be by way of the PSGB's written policy and procedures manual or by way of a specific agreement in writing by a PSGB authorized executive in accordance with your generally accepted procedures.
- Social activities and fund raising activities including those involving liquor are also covered providing it is sanctioned by the PSGB.
- Note:** Reporting of liquor related events to the Insurance Broker is no longer mandatory as long as the event is sanctioned by the PSGB.

What coverage is provided under the directors' and officers' liability extension:

The policy contains a combined directors' & officers' and error & omissions form of coverage. Essentially the policy will pay legal, adjusting and settlement costs for claims for compensatory damage where a third party alleges a wrongful act against the PSGB or any of the Insureds while acting on behalf of the organization.

A "wrongful act" is an actual or alleged error, misstatement, misleading statement, act, omission, neglect or breach of duty.

What is the role of Aon Reed Stenhouse:

Aon Reed Stenhouse is your insurance broker and risk management consultant. We are available to Sask Sport, the PSGBs participating in the insurance program and your members.

We are here to provide advice and counsel on designing and implementing the insurance policies, interpreting your insurance coverage, assisting you when you have a claim or an incident which may lead to a claim, and to provide advice on ways to minimize, reduce and eliminate financial loss to your organization.

Incidents which may give rise to a claim:

We recommend that Aon be advised or consulted in any circumstances where an injury occurs or an accident happens where it is possible a claim of negligence may be made.

We do ask that we be notified at the earliest possible time. We will upon receipt of such notice advise whether or not insurance coverage will extend to the incident, as well as report it to the Insurer and assist in appointing an adjuster or a lawyer.