



BASEBALL BC

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.

Activities Covered

Sanctioned or authorized events 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 \$500,000

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

PROFESSIONAL LIABILITY AKA: D&O/E&O

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. Professional liability (AKA: D&O/E&O) insurance will pay those sums the organization, directors and officers become legally obligated to pay because of a wrongful act. Coverage is only for compensatory damages only. Compensatory damages are claims demanding a sum of money.

Limit Per Occurrence/Claim/Incident – **\$1,000,000**

Deductible – **\$0 (NIL)**

Other conditions and limitations may apply. Please refer to policy.

Sport Accident Insurance

CAD = Canadian Currency

Important Reminders: The sport accident policy is a 3rd 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).

Coverage for practices, competitions, and tournaments. One plan covers all participants, managers, coaches, executives, and officials throughout the entire season.

The limits provided below are just for your reference and they are subject to change without notice at any time. At the time of a claim, the policy wording, limits, conditions and provisions will apply.

For each separate accident the Plan pays:

Dental - CAD \$5,000 LIMIT

For dental treatment resulting from injury to sound natural teeth and completed within 52 weeks of the accident.

Principal Amount: CAD \$50,000 LIMIT

Dental Accident Reimbursement: CAD \$10,000 LIMIT

The reasonable expenses incurred within 52 weeks of a covered accident to treat, repair or rebuild teeth

Dentures, Removable Teeth, Hearing Aids, Eyeglasses and Contact Lenses: CAD \$500 LIMIT

The reasonable expenses incurred within 60 days of a covered accident to replace dentures, removable teeth, hearing aids, eyeglasses or contact lenses damaged as a result of a covered accident.

Emergency Transportation Benefit: CAD \$100 LIMIT

Family Transportation: Any one insured person: CAD \$2500 LIMIT

Fracture Indemnity Amount: CAD \$1,500 Splints, orthotic devices and medical braces required primarily for sports activities are not covered.

Medical Expense Reimbursement: CAD \$15,000 LIMIT

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:

(i) Licensed physiotherapist, chiropract or, 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.

(ii) Licensed ambulance services

(iii) Crutches, splints, orthotic devices, trusses, medical braces, rental of 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.

(iv) Prescription drugs not covered by any federal, provincial government or private health care plan.

(v) Hospital services not covered by any federal, provincial government or private health care plan.

(vi) Medical services incurred outside 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 an y expenses incurred outside of Canada.

Rehabilitation Benefit – Any one insured person: CAD \$3000 LIMIT

Tuition Fees Reimbursement CAD \$2,000 LIMIT
The expenses incurred within six (6) months of the date of accident for tutorial services of a qualified teacher certified

by the Provincial Ministry of Education at a rate not to exceed \$25.00 per hour, as well as reasonable expenses for the rental of necessary equipment and program software are required and approved by the Board of Education in the jurisdiction in which the Insured Person is enrolled in studies.

Emergency Transportation Benefit

Up to CAD \$100 LIMIT 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.

EXCLUSIONS

The Insurer shall not be liable to pay benefit under this section in respect to bodily injuries caused directly or indirectly, solely or partly

1. by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
2. while the Insured Person is serving in the armed forces in time of war;
3. by bodily or mental infirmity of the Insured Person or by hernia either as a cause or effect, ptomaines, bacterial infections (except pyogenic infections which shall occur with and through an accidental cut or wound) or by any kind of disease;
4. by suicide or attempt thereof including any intentionally self-inflicted injury;
5. by air travel, except as provided in Special Conditions 4.
6. in whole or in part, out of "terrorism" or out of any activity or decision of a government agency or other entity to prevent, respond to or terminate "terrorism". This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the bodily injury.

LIMITATIONS

1. If the Insured Person should sustain more than one of the losses described in Section I, II, or III above as a result of one accident the Insurer will pay the amount stated for each such loss up to but not exceeding in aggregate the amount referred to as the Principal Sum.
2. The maximum amount payable 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.
3. Except as provided under Section III - B, there is no benefit payable for purchase, repair or replacement of eyeglasses, contact lenses, or prescriptions therefor.
4. This policy will not pay for any benefits that are available under any government health insurance plan, whether the insured is enrolled in such a plan or not.
5. The Insurer will not pay any portion of an expense referred to in this policy which is payable under any insurance plan, or law or under any plan or law that will pay the expense. With the exception of licensed ambulance expenses, all other expenses claimed herein must be presented or deemed medically necessary by a

qualified medical practitioner for the treatment or rehabilitation of the Insured Person.

6. In no case may an Insured Person be covered under more than one sports accident policy. Excess premium paid shall be refunded upon request.

7. This policy does not apply to and no benefits will be payable to professional athletes earning the major portion of their income from sports activity.

Athletic Accident Claim Procedures

Reminder:

The sport accident policy is a 3rd 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).

- It is the responsibility of the Insured to obtain an athletic accident claim form from the association or club executive.
- 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 applicable form.
- 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.
- **Fully completed Athletic claim forms should be sent without delay via email to:**

scottm@baseball.bc.ca

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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



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