

## **FIELD HOCKEY CANADA & PROVINCIAL ASSOCIATIONS SPORT LIABILITY PROGRAM**

**Effective: April 1, 2022 to April 1, 2023**

### **What Is Liability Insurance?**

We've all heard the phrase, "it's all fun and games until someone gets hurt" – and unfortunately, injuries do occur when competing. When an injury occurs, it's common for a lawsuit to follow, alleging negligence or liability on the part of the organization. Whether liable or not, these lawsuits need to be defended, and the General Liability policy will pay for these defense costs as well as any settlement or damages awarded.

### **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.

### **What is Covered?**

Insureds participating in sanctioned or authorized events, including related training activity.

### **Claims Service**

Arthur J. Gallagher Canada has a team of dedicated claim advocates to ensure a smooth and fair claims process.

### **General Liability Insurance**

Limit – \$5,000,000 Per Occurrence/No General Aggregate

Including:

- Provincial Associations as Insureds
- Errors & Omissions \$2,000,000
- Blanket Contractual
- Personal Injury (libel and slander)
- Cross Liability
- Non-Owned Automobile \$5,000,000
- Tenants Legal Liability \$250,000
- Abuse Liability \$1,000,000
- Sports & Social Activities

A deductible of \$1,000 applies to bodily injury, property damage and legal expenses.

### **Directors and Officers Insurance**

Directors and officers may be sued for actual or alleged "wrongful acts" while performing their duties for the organization. D&O insurance will pay those sums the organization, directors and officers become legally obligated to pay as compensatory damages because of a wrongful act.

Limit – \$2,000,000

Deductible – \$1,000