



## Insurance FAQ's

### What insurance coverage do we have?

Athletics Alberta provides its members with \$5,000,000 comprehensive sports liability coverage, along with a sports Injury package for athletes, coaches, officials, and other participants in the sport.

### Who is covered?

All members, including, but not limited to, executives, managers, coaches, trainers, officials, volunteers and participants.

### What is the Sports Liability Insurance - Scope of Coverage:

Operations of the named insured including sports and social activities related to sanctioned competitions (local, national & international), supervised sport demonstrations, training, and instruction at site events and at clubs and camps, as well as fundraising activities.

**LIMIT OF INSURANCE:** \$5,000,000 per occurrence for bodily injury or property damage for which the insured is held legally liable.

- \$5,000,000 Personal and advertising injury liability
- \$5,000,000 Error and Omission
- \$5,000,000 Annual aggregate for Products and Completed Operations
- \$25,000 Medical expense
- \$2,000,000 Tenants legal liability

### Our club is thinking of hosting a clinic. Are we covered?

The general liability coverage of \$5,000,000 protects the club, but may not extend to cover the instructors, unless they are Athletics Alberta members and have received the proper approval in writing. In order to provide the participants with Participant Accident coverage, the clinic must be sanctioned by Athletics Alberta and all participants must either be, or become, full members of Athletics Alberta.

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### EXTENSIONS OF COVERAGE:

- ◆ Premises & Operations
- ◆ Personal Injury- (libel, slander, defamation)
- ◆ Contingent Employers Liability
- ◆ Medical Payments \$25,000 per person/per accident
- ◆ Tenants Legal Liability Broad form \$2,000,000
- ◆ Non-Owned Automobile \$5,000,000
- ◆ Intentional Injury in Defense of Persons or Property
- ◆ Employees and Volunteers as Additional Insured
- ◆ Cross Liability
- ◆ Broad Form Property Damage Liability
- ◆ Occurrence Property Damage Liability
- ◆ Incidental Medical Malpractice
- ◆ Certificate Holder as additional insured.
- ◆ Advertiser's Liability \$100,000
- ◆ Legal Liability for Damage to Hired Automobiles - \$50,000 with a \$1,000 deductible, for vehicles used for club purposes.
- ◆ Blanket Contractual Liability for all written agreements and verbal agreements, which would be executed into written agreement in 90 days
- ◆ Host Liquor Law - for year-end banquets, award ceremonies and annual general meetings.
- ◆ Participant-to-Participant coverage
- ◆ Volunteer-to-Volunteer coverage
- ◆ Injury to participants insured
- ◆ World Wide Territory
- ◆ Spectator Liability
- ◆ Automatic re-instatement clause



### AD&D (Participant Accident insurance)

**coverage:** Athletics Alberta Coverage applies to individuals who are members, trainers, and volunteers. Day members can be added. Scope of Coverage: It provides coverage to an insured person while participating to sanctioned activities.

Limits of Insurance are listed below:

- Loss of Life, Dismemberment or Loss of Sight (as per table in the policy) up to \$50,000.00
- Paralysis: Quadriplegia, Paraplegia, Hemiplegia up to \$100,000.00
- Permanent and Total Disability up to \$50,000.00
- Rehabilitation Benefit up to \$15,000.00
- Home Alteration and Vehicle Modification up to \$15,000.00
- Psychological Therapy up to \$5,000.00
- \*In-Hospital Benefit up to \$2,500.00
- Identification Benefit up to \$5,000.00
- Seat Belt up to \$50,000.00
- Family Transportation up to \$15,000.00
- Repatriation Benefit up to \$15,000.00
- Funeral Expense up to \$5,000.00
- Bereavement Benefit up to \$1,000.00
- \*Emergency Transportation (Ambulance) up to \$5,000.00
- \*Hospital Charges up to \$5,000.00
- Tuition Benefit up to \$2,000.00
- \*Physiotherapist up to \$300.00
- \*Chiropractor up to \$300.00
- \*Eyeglass, Contact Lens (Resulting from Injury) up to \$200.00
- \*Expense for hearing aids, crutches, splints, cast, trusses and braces (but excluding replacement) up to \$15,000.00
- Accidental dental expense reimbursement up to \$2,000.00
- Fractures up to \$1,000.00
- Weekly accident indemnity Benefit Aggregate Limit Payable for any one Accident up to \$100.00
- Aggregate Limit Payable for any one Accident up to \$1,000,000.00
- \*Combined with all expenses under the Accidental Para-Medical Expenses (MAX \$15,000.00)

This policy would include all members registered with the association. Day members can be added. Accidental Death & Dismemberment insurance is for accidents incurred anywhere in the world while participating in a sanctioned activity. Expenses must be incurred in Canada.

### What about out of province/ out of country coverage?

GROUP EMERGENCY OUT OF PROVINCE

MEDICAL Scope of Coverage: Our plan provides coverage to an insured person while traveling outside province or territory of residence.

**\*\*In order to be insured all travel parties**

**MUST notify the Athletics Alberta office at least 2 weeks prior to travel dates.**

**\*\*Out of Province insurance RATES: \$2.75 daily rate per eligible person**

### How do we put in a claim?

a) BFL must receive notice of your accident within 30 days of the accident date, and receive claim documentation within 90 days.

b) A physician certificate confirming diagnosis and recommended treatment is required if you are claiming other than dental or ambulance expense.