

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 defence as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is Insured?

Any Association or League registered with Alberta Lacrosse Association is insured under the liability program offered through Sports-Can Insurance. The only requirement is that 100% of members within each association must participate.

Who is Covered?

All members of your organization, including members, 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, including related training, within your sport discipline.

Claims Service

BFL provides 24-hour emergency claim service. Should you have a serious injury during an event please contact BFL at:

Office hours: 1-800-668-5901

After hours: 416-370-7005

Any other claims should be reported to Alberta Lacrosse Association. Claim forms are available on their website www.albertalacrosse.com or call (780) 422-0030.

General Liability Insurance

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 participants, spectators, property of lessors and others resulting from your operations only. Coverage includes your participants' liability.

Limit - \$5,000,000

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees, members, volunteers as additional insureds
- Cross Liability
- Non-Owned Automobile
- Tenants Legal Liability - \$1,000,000

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

A deductible of \$1,000 applies to all coverages.

Directors and Officers Insurance

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of 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

Retention - \$1,000

Sport Accident Insurance

Coverage is for practices, games, team travel. One plan covers all participants, managers, coaches, executives, and field officials throughout the entire season through American Home (AIG).

Principal Sum Benefits - Up to \$50,000

Immediate payment for Quadriplegia, Paraplegia, Hemiplegia. In the event of permanent and total disability payment of the above sum is payable 365 days from the date of the accident. Loss of speech and hearing or dismemberment occurring within 52 weeks of the accident (benefit as scheduled).

Dental – Up to \$15,000

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

Accident Reimbursement – Up to \$10,000

For costs not insured by Provincial Medical Plan, including crutches, splints, medical braces, emergency ambulance, excess physiotherapy to a maximum limit of \$500 during any one policy year, prescription drugs for the injury, etc. incurred within 52 weeks of the accident.

Accidental Death or Dismemberment – Up to \$50,000

In the event of accidental death occurring within 52 weeks of the accident.

Fracture Indemnity Benefit

A percentage of principal can be paid for fracture of bone or bones including chip and linear fractures. (Amount varies; depend on the type of Injury).

Rehabilitation

Up to \$3,000 for special occupational training due to accident.

Tutorial Fees Reimbursement

Up to \$2,000 for tutorial services made necessary by post accident confinement.

Emergency Transportation Benefit

Up to \$100 for transportation from arena or field to nearest hospital or doctor's office.

Eyeglasses and Contact Lenses Expense

Up to \$100 for repair or replacement of eyeglasses or contact lenses when damage results from an accident, which requires the insured person to receive treatment by a physician or dentist.

Limitations and Exclusions

No benefit shall be payable for any loss resulting directly or indirectly; wholly or partially from any of the following causes:

- a) purchase, repair or replacement of eyeglasses, contact lenses or prescriptions thereof (except as otherwise provided);
- b) sickness or disease either as a cause or effect;
- c) any intentionally self-inflicted injury;
- d) any of the hazards of aviation except while riding as a fare paying passenger in a licensed aircraft operating on a regular scheduled service between airports;
- e) declared or undeclared war, terrorist act, invasion or civil war, or any act thereof;
- f) service in the armed forces of any country;
- g) any benefits that are available under any Government Health Insurance Plan, whether enrolled in such a plan or not;

h) dental and/or other expense benefits shall be for the excess of expenses payable under any other benefit or policy;

i) an insured person who is not a resident of any Canadian province that has enacted Medical Care Legislation unless stated specifically in this policy.

This insurance is subject to and shall not contravene any Federal or Provincial statutory requirements with respect to hospital or medical plans, nor shall it duplicate any benefits, which are provided under any Federal or Provincial Hospital or Medical Plans, or any other policy providing a reimbursement indemnity.

Athletic Accident Claim Procedures

- It is the responsibility of the insured to notify the Alberta Lacrosse Association office to request an athletic accident claim form within 30 days of the accident.
- The insured player 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 their league executive for their signed certification.
- The insured shall be responsible to forward the completed form along with any receipts or estimates to the Alberta Lacrosse Association office for approval and processing to the insurance company.
- Alberta Lacrosse Association will add the group policy number prior to forwarding it to the insurance company.
- For claims requiring a report from a doctor, chiropractor, osteopath, etc. the insurance company will forward the necessary forms to you on receipt of the completed athletic accident claim form.
- The Alberta Lacrosse office will forward all completed claims along with receipts/estimates to BFL Canada.
- BFL will be in direct contact with the insured if anything further is required once the claim form has been received.

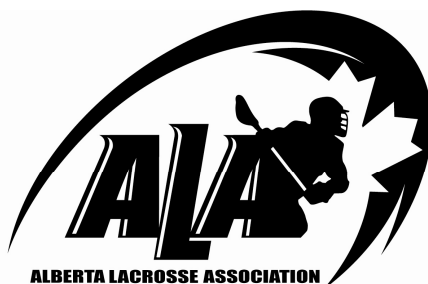
Mail completed claim form to:

ALBERTA LACROSSE ASSOCIATION

11759 Groat Road
Edmonton, AB
T5M 3K6
TEL : (780) 422-0030

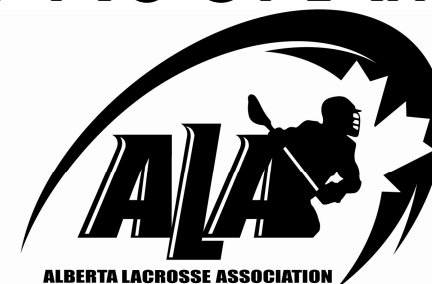
www.albertalacrosse.com

Please phone for confirmation or if you have any questions. Please note this is not a loss of wage policy, and some reimbursements have limits or caps.



The description of coverage contained herein is not complete and binding on the insurers, and reference must be made to the actual terms and conditions of the applicable policy forms.

INSURANCE PROGRAM



ALBERTA LACROSSE ASSOCIATION

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Edmonton, AB
T5M 3K6
TEL : (780) 422-0030

www.albertalacrosse.com



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Visit our website at www.bflcanada.ca