



BC SOCCER



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BC SOCCER 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 in Canada.

Activities Covered

Sanctioned or authorized events in Canada 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 \$1,000,000

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

Errors and Omissions Insurance (D&O Lite)

Your “executive officers and directors may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. Errors and omissions insurance will pay those sums the organization, directors and officers become legally obligated to pay as *compensatory damages* because of a wrongful act. “Compensatory damages” means damages due or awarded in payment for actual injury or economic loss. “Compensatory damages” does not include punitive or exemplary damages or the multiple portion of any multiplied damage award.

Limit – **\$5,000,000** Each Occurrence

Deductible – **\$1000** Each Occurrence

CGL to the USA/Worldwide

Please note: This is NOT emergency travel medical insurance. Please check with your extended health plan provider (if applicable) should you like to find out if you have health insurance when out of province for playing soccer.

Should your team require commercial general liability insurance (CGL) in the USA, please do the following.

- 1) Contact BC and send in the **Application to Travel Out of Province** form. This is a BC Soccer Association form.
- 2) The form must be approved and the fees paid applicable to your situation.
- 3) Once the form is approved and your fees are paid, you must then apply for a CGL to USA extension coverage. This is a separate fee and endorsement. **Please note: This is NOT emergency travel medical insurance.**
- 4) Contact SBC Insurance and send in the approved Application to Travel Out of Province form.
- 5) SBC Insurance will ask a series of questions and provide a quote for coverage. This coverage is still optional if you require the CGL to USA extension.
- 6) Payment can be made directly to SBC Insurance.

Emergency Travel Medical Insurance (TMI)

Please note: This is **NOT** commercial general liability insurance (CGL). This emergency travel medical insurance does **NOT** replace the need or requirement to purchase a CGL to the USA/Worldwide extension.

Steps:

- 1) Go to the following link.
<https://partner.battleface.com/bc-soccer/>

For Individual travelers (Single-Trip Travel Medical)

- 1) Select **“Get an Instant Quote”** button
- 2) Enter travel details (province of residence, DOB, travel destination, dates of travel, additional travelers – if applicable)
- 3) If you are participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event, you must select **“Yes”** to add **Optional Activities and Sports Cover**
- 4) Select **“Get Your Quote”**
- 5) Cost of Insurance will be displayed, select **“Buy”** to purchase
- 6) Complete the application (Name, contact information and eligibility statement) Note all other fields will be prepopulated
- 7) Select **“Continue to Purchase”**
- 8) Review your quotation and select **“Next”**
- 9) Review and confirm disclosures, once complete select **“Next”**
- 10) Complete payment information and select **“Submit”**
- 11) Once payment is confirmed, the policy summary, certificate and wording will be emailed automatically to you directly

For Multiple travelers (Team Quotes)

- 2) Select **“Download Team Quote Form”**
- 3) Follow the instructions noted on the roster form by completing all fields: Destination(s), names, DOB, departure and return dates, home address and contact information
- 3) Once complete, return to the Multiple travelers (Team Quotes) section and select **“Submit Team Roster”**
- 4) Complete the requested contact information and upload the roster

- 5) A quotation will be sent directly to you with 24-48 hours
- 6) Once accepted, a payment link will be sent to complete the purchase
- 7) Once payment is complete, the policy summary, certificate and wording will be emailed automatically to the individual travelers directly

Turn-around times: Contingent on roster sizes, team quotes make take up to 24-48 hours.

Participant Accident Insurance (PA)

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). Participant accident insurance is NOT Emergency Travel Medical Insurance (TMI). TMI can be purchased separately for additional premium – Please review prior section of this coverage summary.

Coverage for practices and games within Canada only. One plan covers all participants, managers, coaches, executives, and field officials throughout the entire season.

For each separate accident the Plan pays:

Accidental Dental Expense Reimbursement - Up to \$10,000

When a **bodily injury** to whole or sound teeth including filled or restored teeth requires and receives dental treatment commencing within 30 days of the date of the accident, and the Insured obtains treatment in Canada for such **bodily injury** from a legally qualified dentist or dental surgeon and incurs related dental expenses, We will pay for the necessary expenses for such treatment rendered within 52 weeks of the accident. Payments for all treatment rendered shall be limited to an aggregate of 100% of the Accidental Dental Accident Limit shown in the Declarations per any one Insured.

The following provisions also apply:

- i. All expenses must be incurred in Canada;
- ii. Any payments made under this section shall not exceed the amount specified in the schedule of fees in effect at the time of the accident as published by the dental association of the province or territory in which the Insured receives such treatment;
- iii. Capped or crowned teeth shall be deemed as whole or sound teeth;
- iv. No benefit will be payable for expense of dental treatment incurred for the cost of replacement,

adjustment or repair of artificial teeth or dentures (except as otherwise provided herein), any orthodontic treatment, or any dental treatment provided solely for cosmetic or esthetic reasons.

Medical Expense Reimbursement - \$15,000 Limit per one insured person.

If an Insured sustains **bodily injury** as a result of an result of accident, and within thirty (30) days from the date of the accident causing such **bodily injury**, an Insured who is insured under a Canadian provincial or territorial government health insurance plan obtains medical treatment in Canada from a legally qualified Physician and as a consequence of such **bodily injury** incurs expenses for any of the following para-medical services when recommended by a legally qualified Physician, We will reimburse the Insured for the following reasonable and necessary expenses:

- i. The services of a legally qualified physiotherapist, chiropractor or osteopath, limited to the amount specified on the Schedule Of Supplementary Benefits per accident;
- ii. The services of a legally qualified registered nurse;
- iii. The purchase of hearing aids (but not including repair or replacement of same);
- iv. Crutches, splints, orthotic devices, trusses, medical braces, rental of wheelchair or hospital bed;
- v. Prescription drugs, except in the Province of Quebec;
- vi. Casts and cast materials;
- vii. Licensed ambulance service;
- viii. Hospital services not covered by any federal or provincial government health insurance plan.

Fracture or Dislocation Benefit – Limits Vary

When a **bodily injury** results in any of the fractures or dislocations listed on the Schedule Of Supplementary Benefits, the insurer will pay the amount specified for such fractures or dislocation provided that not more than one such amount (the largest) shall be payable as the result of any one accident.

Various Limits and maximums for any one insured contingent on type of fracture or dislocation.

Emergency Transportation Benefit - \$50

If a bodily injury requires immediate medical treatment. The insurer will pay the reasonable expense incurred in transporting the insured to a doctor's office or nearest hospital other than by a licensed ambulance service, subject to a maximum of \$50.

Dentures, Hearing Aids and Removable Teeth - \$200

If **bodily injury** requires treatment by physician or dentist within 30 days of the date of the

accident and results in the breakage of dentures, hearing aids, or a removable artificial tooth or teeth of the Insured, We will pay the actual cost of repair or replacement of said dentures, hearing aid or artificial tooth up to a maximum of \$200.

EXCLUSIONS

Summary: Non-Exhaustive List

Exclusion/Not Covered: Emergency Travel Medical Insurance (TMI) is NOT covered. TMI is insurance for acute and unexpected medical costs incurred when traveling outside of the province. There is absolutely no coverage for medical expenses and costs incurred when traveling outside of Canada. Please check with your extended benefits provider for details of your coverage. A separate emergency travel medical insurance policy for additional premium can be purchased. *See policy for other exclusions.*

Other Exclusions (No Coverage)

This policy does NOT apply to or there is no coverage related to:

- a. Alcohol or Drugs
- b. Benefits Available Under Government Health Insurance Plan
- c. Certain Medical Conditions
- d. Pre-existing Medical or mental condition
- e. Criminal Activity
- f. Expenses Covered Under Other Insurance
- g. Other Participant Accident Policy
- h. Personal Articles
- i. Professional Athlete

See policy for more details.

Limitations

Summary: Non-Exhaustive List

Maximum payable amount 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. *See policy for other limitations.*

Participant Accident Claim Procedures

****REPORT INCIDENTS WITHIN 30 DAYS OF THE DATE OF LOSS (DOL) OR incident****

The participant accident policy is a 3rd payer participant accident policy. It is NOT emergency travel medical insurance (TMI). This means that it will only be triggered 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.
- **Incidents must be reported within 30 days of the date of loss or incident (DOL).**
- 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 and submit a pre-determination form.
- If you intend to make a claim but have not had out of pocket expenses to date, complete and submit claim form indicating receipts are to follow.
- 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 (AKA: DOL or Date of Loss).

- **Fully completed Participant Accident claims form should be approved by BC Soccer and sent without delay via email to:**

claims@sbcinsurance.com

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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