

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**

Deductible – **\$1000**

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

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.

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:

Dental Accident Reimbursement - Up to \$10,000

The reasonable expenses incurred within 52 weeks of a covered accident to treat, repair or rebuild teeth damaged in the covered accident, excluding any expenses any treatment, repair or rebuild provided solely for cosmetic or aesthetic ras

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

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:

- Licensed physiotherapist, chiropractor, 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.
- Licensed ambulance services
- Crutches, splints, orthotic devices, trusses, medical braces, rental of a 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.
- Prescription drugs not covered by any federal, provincial government or private health care plan.

- Hospital services not covered by any federal, provincial or private health care plan.
- Medical services incurred outside of 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 any expenses incurred outside of Canada.

Principal Sum Benefits - Up To \$50,000

In the event of Loss of life, loss of use of Both Hands, Arms, or Legs; Quadriplegia, Paraplegia, Hemiplegia; Loss of Speech and Hearing or Dismemberment.

Fracture, Dislocation, Tendon Severance and Miscellaneous Indemnity.

Up to \$1000 paid for fracture of bone or bones (including chip and linear fractures). Percentages located on policy.

Emergency Transportation Benefit

Up to \$50 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.

Dentures, Removable Teeth, Hearing Aids, Eyeglasses and Contact Lenses

Up to \$200 for repair or replacement of eyeglasses or contact lenses when damage results from an accident which required the Insured Person to receive treatment by a physician or dentist.

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.*

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

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 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

