



COMPREHENSIVE GENERAL LIABILITY

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policies. It is intended only to provide basic details of coverage that are fully described in Master Policy on file with the Slo-Pitch National office. In the event of any inconsistency, the actual policy will prevail.

General Liability Insurance is designed to protect a person against legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. Any individual involved in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy. Transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

What activities are covered?

All approved Slo-Pitch activities. If you require clarification please contact your Provincial Slo Pitch office or the Slo-Pitch National office.










Who is an insured?

All team members, coaches, managers, umpires, volunteers, league executives, conveners. Also municipalities, government departments and sponsors but only as it relates to their involvement in an approved event.

Description of coverage

- Limits of Liability: \$5,000,000 per occurrence Bodily Injury and Property Damage
- \$5,000,000 Products and Completed operations aggregate limit
- \$5,000,000 Non-Owned Automobile including Legal Liability for Damage to Hired Automobiles \$50,000
- \$2,000,000 Errors and Omissions (wrongful acts)
- \$1,000,000 Tenant's Legal Liability
- \$5,000,000 Personal Injury and Advertising Injury Liability
- \$5,000,000 Employers Liability
- \$ 10,000 Medical Payments – any one person / any one accident

Deductible \$1,000

- Special Provisions:
-  Liability for Injury to participants
 -  Voluntary Medical Payments
 -  Blanket Contractual
 -  Occurrence based Property Damage
 -  Incidental Medical Malpractice
 -  Cross Liability Clause
 -  Personal Injury Liability
 -  Worldwide territory
 -  **Host Liquor Liability is only included in the insurance policy if an application is completed and received in the SPN office two weeks prior to the event. All events where liquor is being served must have an application on file with the SPN office. This includes events hosted at licensed establishments**



Insurance Program March 31, 2011 to March 31, 2012

Key Exclusions:	<ul style="list-style-type: none">⚡ War / Terrorism⚡ Fungi & Fungal derivatives⚡ Cyber/data corruption⚡ Total asbestos⚡ Absolute Pollution⚡ Punitive and Exemplary Damages
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KEY DEFINITIONS

Bodily Injury:	Means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
Participant Liability	This coverage responds to and defends the insured in a lawsuit being made against an insured by a participant in a sanctioned event.
Property Damage:	Liability for damage to property of others
Personal Injury:	Injury other than bodily injury arising out of <ul style="list-style-type: none">(a) False arrest, detention or imprisonment(b) Malicious prosecution(c) Wrongful entry into, or eviction of a person from a room, dwelling or premises that the person occupies(d) Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services(e) Oral or written publication of material that violates a person's right of privacy.
Advertising Injury:	Injury arising out of libel, slander, defamation, infringement of copyright, title or slogan, piracy, unfair competition, idea misappropriation or invasion of rights of privacy as it relates to any advertisement, publicity article, broadcast or telecast.
Incidental Medical Malpractice:	The rendering of or the failure to render necessary first aid any insured person who is not in the business or occupation of providing health care professional services.
Blanket Contractual:	Provides coverage for claims arising out of liability that has been assumed by the insured under an insured contract.
Tenants Legal Liability:	Liability resulting from damage to premises that is leased, loaned or occupied by you.
Non-Owned Automobile:	Legal liability arising out of the operation of non-owned vehicles used in the Insured's business.
Medical Payments:	Provides payments to third parties for their medical expenses regardless of fault.
Errors and Omissions:	Provides coverage for those sums that the insured becomes legally obligated to pay as compensatory damages because of a "wrongful act" to which this insurance applies.



PARTICIPANT ACCIDENT

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended only to provide basic details of coverage that are fully described in Master Policy on file with Slo-Pitch National. In the event of any inconsistency, the actual policy will prevail.

Who is insured?

All members on record with Slo-Pitch National who is covered under a Canadian Federal and/or Provincial health and hospitalization insurance plan and, who is a resident of any Province in Canada.

This plan covers injuries which are sustained by the Insured Person while:

- a) Participating in a **Training Program** (please see definition) or **Competition** which is **approved and under the supervision** of proper authority of the sport governing body
- b) Participating in a **Tour** provided such Tour is approved by and under the supervision of proper authority of the sport governing body
- c) Traveling directly to or from such **Training Program, Tour or Competition** under the supervision of proper authority of the sport governing body

		Maximum Payable
Coverage & Limit of Insurance:	Accidental Death	\$ 20,000
	Permanent Total Disability.....	\$ 20,000
	Dismemberment, loss of use of a limb, loss of speech/hearing.....	\$ 30,000
	Dental treatment.....	\$ 5,000
	Dentures or Bridgework.....	\$ 500
	Bone Fractures (up to).....	\$ 500
	Tutor	\$ 2,000
	Emergency Taxi.....	\$ 50
	Special Transportation.....	\$ 150
	Ambulance.....	\$ 250
	Accidental Reimbursement Expense.....	\$ 10,000
	Repatriation	\$ 10,000
	Rehabilitation.....	\$ 5,000
	Alteration of residence and vehicle.....	\$ 10,000
	Eye glasses (accidental)	\$ 100
	Physiotherapy (\$25/treatment, max \$250 any one accident)	\$ 500
Benefits:	Death	\$ 20,000
	Loss of entire sight of both eyes	\$ 30,000



Insurance Program
March 31, 2011 to March 31, 2012

Total Loss:

Loss of speech or hearing	\$ 30,000
Of a hand and a foot.....	\$ 30,000
Of a foot and sight of one eye	\$ 30,000
Of a hand and sight of one eye	\$ 30,000
Of the sight of one eye	\$ 30,000
Of hearing of one ear.....	\$ 2,000
The two hands.....	\$ 30,000
The two feet.....	\$ 30,000
One arm.....	\$ 30,000
One leg.....	\$ 30,000
One hand.....	\$ 30,000
One foot.....	\$ 30,000
The thumb and index of one hand.....	\$ 2,000

Benefits for Total Paralysis:

Quadriplegia	\$ 30,000
Paraplegia	\$ 30,000
Hemiplegia.....	\$ 30,000

Benefits (for complete fracture (including Greenstick type fracture))

Skull (compound; not including facial bones and jawbone)	\$ 500
Skull (not compound; not including facial bones and jawbone)	\$ 165
Spine (one or more vertebrae).....	\$ 250
Jawbone (mandible or maxilla)	\$ 165
Thigh (femur)	\$ 165
Pelvis	\$ 165
Shoulder Blade (scapula)	\$ 125
Ankle (Pott's fracture)	\$ 125
Wrist (colles fracture).....	\$ 125
Leg (tibia or fibula).....	\$ 125
Kneecap (patella).....	\$ 135
Sternum	\$ 85
Forearm (radius or ulna).....	\$ 60
Forearm (compound or comminuted)	\$ 115
Forearm (Not compound)	\$ 60
Sacrum or Coccyx	\$ 85
Upper arm (humerus)	\$ 85
Collarbone (clavicle).....	\$ 60
Hand (one or more metacarpals).....	\$ 40
Foot (one or more metatarsals)	\$ 40
Facial bones	\$ 40
Nose	\$ 60
Of two or more ribs	\$ 50
Of one hand (one or more metacarpals).....	\$ 40
Of one foot (one or more metatarsals).....	\$ 40
Of the facial bones.....	\$ 40
Of one rib.....	\$ 25
Of any bone not specified above	\$ 15



Benefits (for complete fracture (including Greenstick type fracture) cont'd.

For complete dislocation:

Of the hip	\$	210
Of the knee (with open primary repair)	\$	165
Of the shoulder (with open reduction).....	\$	125
Of the wrist	\$	85
Of the ankle	\$	85
Of the elbow	\$	60
Of the bones of foot, other than toes	\$	40

Severance of tendon or tendons:

Heel (achilles).....	\$	110
Ankle.....	\$	100
Knee	\$	90
Foot (not toes)	\$	85
Elbow	\$	85
Wrist	\$	60
Hand (including fingers).....	\$	60

Miscellaneous:

Ruptured kidney (operative)	\$	135
Ruptured liver (operative)	\$	135
Ruptured spleen (operative)	\$	135
Punctured lung - with open surgery	\$	115
Burns - requiring one or more skin grafts	\$	110
Knee-injured and requiring surgery	\$	110
Bone operation-injured portion removed	\$	100

KEY DEFINITIONS

- Training Program:** Means a specific program developed in consultation with and under the direct supervision of proper authority of the sport governing body of which the insured person is a member.
- Tour:** Means travel undertaken by the Insured Person under supervision of the sport governing body of which the person is a member.
- Competition:** Means a game or tournament supervised and sponsored by the sport governing body of which the insured is a member.

The insurance provided under this accident policy is available only to residents of Canada.

Please note this is not a loss of wage policy

Out of Country Travel – this policy is not an Excess Medical Policy for Out of Country Travel. To arrange Excess Medical Coverage outside of Canada please contact the Slo Pitch National Office.