



BFL MAKES A DIFFERENCE

National Program Summary

Water Polo Canada

National Insurance Program

Effective Dates: August 31st, 2017 to August 31st, 2018

This summary of Insurance has been prepared for information purposes only. The insuring agreements, general terms, conditions and exclusions of the actual policy will govern specific application of the various coverages referred to herein. In all cases the actual policy documents will supersede the summary of Insurance

1. COMMERCIAL GENERAL LIABILITY (CGL)

Named Insured: Water Polo Canada including Provincial Offices, Sections, Regions, Clubs (All Non Profit). Also including coaches/trainers, member athletes and volunteers.

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
\$1,000,000	Errors and Omissions
\$5,000,000	Annual aggregate for Products and Completed Operations
\$2500/claim	Medical expense (per person – third parties)
\$1,000,000	Tenants legal liability

DEDUCTIBLES:

\$1,000	Bodily Injury and Property Damage
\$1,000	Employee Benefits Liability
\$1,000	Tenant's legal liability (All perils)
\$1,000	Liability for damage to hired automobiles

EXTENSIONS OF COVERAGE:

- ◆ Premises & Operations
- ◆ Personal Injury- (libel, slander, defamation)
- ◆ Contingent Employers Liability
- ◆ Medical Payments \$2 500 per claim Max \$25 000 per year (third parties)
- ◆ Tenants Legal Liability Broad form \$1,000,000
- ◆ Non-Owned Automobile \$5,000,000
- ◆ Employees and Volunteers as Additional Insured
- ◆ Cross Liability/Severability of Interest
- ◆ Broad Form Property Damage Liability
- ◆ Occurrence Property Damage Liability
- ◆ Incidental Malpractice
- ◆ Certificate Holder as additional insured.
- ◆ Interest Before and After Judgement
- ◆ Legal Liability for Damage to Hired Automobiles - \$75,000 with a \$1,000 deductible, for vehicles used for club purposes
- ◆ Host Liquor Law - available upon request.
- ◆ Participant to Participant coverage
- ◆ Limited World Wide Territory
- ◆ Injury to Spectators
- ◆ Employee Benefits Liability
- ◆ Errors & Omissions Liability

Day members or short term members are covered (at no charge) as long as a list of names and the date(s) of activities are kept on a data base by the club or provincial office. At the end of the policy term, Insurers will request the total amount of day members per province.

2. DIRECTORS & OFFICERS LIABILITY INSURANCE (D&O)

Named Insured: Water Polo Canada, Regions, Sections and Clubs

Scope of Coverage: For non-profit organizations - Directors & Officers liability Insurance covers the Directors, Officers, and Employees for their exposure as D's & O's for the manner in which they conduct the affairs of the Association. The policy covers defense costs, wrongful acts, administrative errors and omissions.

INSURING AGREEMENTS

Limit of liability each Policy period:

	<u>OPTION 1</u>	<u>RETENTION</u>
• A. Insured Person Non-Indemnifiable Liability	\$5,000,000	
• B. Insured Person Indemnifiable Liability	\$5,000,000	
• C. Insured Organization Liability	\$5,000,000	\$5,000
• Employment Practices Wrongfull Act	\$5,000,000	\$5,000
• Fiduciary Wrongful Act	\$5,000,000	
• Total aggregate Limit of Liability	\$5,000,000	

Endorsements:

- 1) Abuse Exclusion
- 2) Professional exclusion
- 3) Crisis Cousing Expenses Amendment
- 4) Name of Insured Endorsment
- 5) Prior and pending Proceeding - Modification
- 6) Additional named insureds
 - a) Alberta Water Polo association;
 - b) BC Water Polo association;
 - c) Water Polo Saskatchewan;
 - d) Manitoba Water Polo association;
 - e) Ontario Water Polo association;
 - f) Nova Scotia Water Polo association;
 - g) Water Polo New Brunswick;
 - h) Newfoundland Water Polo association

3. ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Named Insured: Water Polo Canada Coverage applies to individuals who are members, trainers, coaches, volunteers.

Scope of Coverage: It provides coverage to an insured person while participating in sanctioned activities.

LIMITS OF INSURANCE:	LIMITS	
Loss of life, Dismemberment or loss of sight (as per table in the policy)	up to	\$25,000
Paralysis : Quadriplegia; Paraplegia; Hemiplegia	up to	\$50,000
Accidental dental reimbursement benefits	up to	\$5,000
Denture	up to	\$300
Accidental para-medical reimbursement benefits	up to	\$25,000
<i>(Combined with all expenses under the Accidental para-medical expenses)</i>		
Services of a nurse	up to	\$5,000
Emergency Transportation (ambulance)	up to	\$5,000
Hospital charges for the difference between public ward allowance under the provincial hospital plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician)	up to	\$5,000
Rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment	up to	\$5,000
Physiotherapist or certified athletic sports therapist	up to	\$500
Chiropractor	up to	\$500
Drugs and medicines (except in Québec)	up to	Covered
Expense for hearing aids, crutches, splints, cast, trusses and braces (but excluding replacement)	up to	\$750
Emergency transportation benefit (Taxi)	up to	\$100
Fractures, Dislocation, Tendon severance and miscellaneous indemnity	up to	\$2,000
Psychological Therapy Benefit	up to	\$5,000
Rehabilitation benefit	up to	\$15,000
Aggregate limit payable for any one accident	up to	\$1,000,000

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.

Day members or short term members are covered (at no charge) as long as a list of names and the date(s) of activities are kept on a data base by the club or provincial office. At the end of the policy term, Insurers will request the total amount of day members per province.

4. GROUP EMERGENCY OUT OF PROVINCE MEDICAL (NEW FOR 2017-18)

Scope of Coverage: It provides coverage to an insured person while traveling outside province or territory of residence. Applies to members, trainers, coaches, and volunteers travelling on behalf of Water Polo Canada Provincial office or club.

Eligibility To be covered under this policy an *insured person* must meet the following eligibility requirements:

1. Canadian resident covered under a *government health insurance plan*; and
2. no more than 70 years of age; and
3. travelling on a *trip* sanctioned by the *policyholder*; and
4. on the list of members entitled to coverage provided to the *insurer* by the *policyholder*.

EMERGENCY HOSPITAL & MEDICAL SCHEDULE OF BENEFITS

Coverage details

The *insurer* will reimburse the *reasonable and customary costs* incurred for eligible expenses incurred by an *insured person* as the result of an *accident* or sickness up to a maximum of \$1,000,000 per *insured person*, subject to all policy conditions, limitations, exclusions and provisions.

The benefit covers expenses that are:

- a) incurred as a result of an *emergency* due to sudden and unforeseen *sickness* and/or *injury* occurring during the coverage period; and
- b) in excess of those covered by any other plan of insurance under which *the insured person* may have coverage.

Emergency hospital & medical	\$1,000,000
Emergency air transportation	\$100,000
Hospital accommodation	Policy limit
Medical services	Policy limit
Diagnostic services	Policy limit
Prescriptions	Policy limit
Paramedical services	\$500
Medical appliances	Policy limit
Ambulance	Policy limit
Dental accident	\$5,000
Transportation to bedside	Economy airfare
Meals and accommodation	\$5,000
Hospital allowance	\$150 per day Max \$1500
Vehicle return	\$1,000
Repatriation	\$15,000

Pre-existing conditions exclusion:

This policy does not cover losses or expenses related in whole or in part, directly or indirectly, to:

- Any *sickness, injury* or medical condition that was not *stable* in the 90 days prior to the effective date.

In the event of an *emergency*, please contact Europe assistance immediately at :

1-866-655-0211 (toll-free from Canada and the USA)+1-240-330-1579 (collect where available)

*****IMPORTANT NOTE:** In order for this coverage to be bound, you must contact Water Polo Canada at least one week before departure by filling out the "Out of Province Insurance Request Form"..

OPTIONAL

Water Polo Canada

4. GROUP EMERGENCY INTERNATIONAL MEDICAL

Scope of Coverage: It provides coverage to an insured person while traveling outside province or territory of residence. Applies to members, trainers, coaches, and volunteers travelling on behalf of Water Polo Canada Provincial office or club.

Eligibility To be covered under this policy an *insured person* must meet the following eligibility requirements:

1. Canadian resident covered under a *government health insurance plan*; and
2. no more than 70 years of age; and
3. travelling on a *trip* sanctioned by the *policyholder*; and
4. on the list of members entitled to coverage provided to the *insurer* by the *policyholder*.

EMERGENCY HOSPITAL & MEDICAL SCHEDULE OF BENEFITS

Coverage details

The *insurer* will reimburse the *reasonable and customary costs* incurred for eligible expenses incurred by an *insured person* as the result of an *accident* or sickness up to a maximum of \$1,000,000 per *insured person*, subject to all policy conditions, limitations, exclusions and provisions.

The benefit covers expenses that are:

- a) incurred as a result of an *emergency* due to sudden and unforeseen *sickness* and/or *injury* occurring during the coverage period; and
- b) in excess of those covered by any other plan of insurance under which *the insured person* may have coverage.

Emergency hospital & medical	\$1,000,000
Emergency air transportation	\$100,000
Hospital accommodation	Policy limit
Medical services	Policy limit
Diagnostic services	Policy limit
Prescriptions	Policy limit
Paramedical services	\$500
Medical appliances	Policy limit
Ambulance	Policy limit
Dental accident	\$5,000
Transportation to bedside	Economy airfare
Meals and accommodation	\$5,000
Hospital allowance	\$150 per day Max \$1500
Vehicle return	\$1,000
Repatriation	\$15,000

Pre-existing conditions exclusion:

This policy does not cover losses or expenses related in whole or in part, directly or indirectly, to:

- Any *sickness, injury* or medical condition that was not *stable* in the 90 days prior to the effective date.

In the event of an *emergency*, please contact Europe assistance immediately at :

1-866-655-0211 (toll-free from Canada and the USA)+1-240-330-1579 (collect where available)

*****IMPORTANT NOTE :** In order for this coverage to be bound, you must contact Water Polo Canada at least one week before departure by filling out the "International Travel Request" through the Water Polo Canada National Registration Database.