

“Since 1994, Sports-Can has developed Innovative Insurance products for Canada’s amateur and professional sports, leisure, tourism and entertainment markets which, as we have learned, are in a constant state of diversification and dynamic growth. Sports-Can is uniquely positioned to provide these markets with a variety of liability and accident coverages. We’ve met the markets’ challenge with property, D&O, travel medical and contingency products. We’re constantly working with brokers, and their clients, to better deliver our existing line-up of products... to help identify new opportunities...to create unique new programs to meet every client’s changing insurance needs. Our commitment to excellence has made Sports-Can one of Canada’s specialty insurance leaders, and we look forward to being your first choice”

**John Hart,** Vice President  
Product Development  
Client Services

*Our commitment to excellence*

Sports-Can Insurance Consultants Ltd. will consistently work to achieve the highest level of excellence and professional integrity in the development and delivery of innovative insurance products for Canada’s diverse non traditional marketplace.



Canada Brokerlink Insurance  
Edmonton, AB  
Tel: (780) 474-8911



# SOFTBALL ALBERTA

## Insurance Plan



“The Original Game of Summer”



**COMMITTED TO EXCELLENCE:**

*As Canada’s premier provider of specialty insurance programs, we will consistently work toward achieving the highest level of insurance product and service excellence for recreational, amateur, and professional sports organization & athletes*

**What do we bring to the game?**

As a Managing General Agent, specializing in recreational, amateur and professional sport, we design and implement complete insurance packages. Working with you we can tailor individual insurance packages to meet the sophisticated needs of any potential client.

**Who is on our team?**

To best serve our clients, we have assembled a team of specialists in insurance underwriting and risk management, each with years of experience in all manner of athletic activities. Plus...in affiliation with our insurance markets & claims adjusters, we have the capability to carry a policy from application ... through quotation... to settlement of a claim... completely in house.

**Who are our clients?**

Sports-Can’s mandate is to provide specialty risk insurance to Canada’s growing market of individual athletes and teams participating in non-traditional and traditional sports.

**Our products provide coverage for:**

Leagues, Teams, Athletes, Associations, Societies & Organizations, Municipalities & Regional Districts, Officials, Coaches & Trainers.



*Targeting Softball Alberta  
Members’ Needs*

*A Cut Above*

**Our Line Up?**

**General Liability (CGL)**

For annual operations

**Accident**

For registered participants

**Directors & Officers**

For league & team administrations

**Travel Medical**

For tournament or championship travel

**Property**

For replacement of loss

**Host Liquor Liability**

For Special Occasions & Beer Gardens Licensees

**Contingency**

Prize Indemnity for fundraising

**Services**

**In House Claims Adjusting**

Fast, professional confidential handling

**Risk Management**

Site evaluations and planning assistance

**On The Bench**

Sports-Can has the ability to provide additional short term insurance coverage for a league or team hosting a unique function. These may include:

**Tournaments**

**Regional or Provincial Championships**

**Playdowns**

**Fundraisers**

**Dances & Banquets**

**Who is Insured?**

- Softball Alberta
- Leagues
- Clubs
- Affiliated Teams

**Who is covered?**

Directors, officers, coaches, manager, officials, referees, players, managers, volunteers, and employees.

Additional Insured: Your Provincial Association

Insured: **(Name of District, Club or Team)**, its affiliated leagues, clubs, teams, their officers, directors, coaches, managers, officials, players, auxiliary workers, employees & volunteers

**\$5,000,000.00 Comprehensive General Liability Insurance Including:**

- Sponsors, Government Departments
- Municipalities, etc as additional insureds
- Full Participant Coverage
- Non-Owned Automobile Liability
- Products & Completed Operations
- Cross Liability Clause
- Contingent Employers Liability
- Broad form property damage
- Occurrence property damage
- Elevator coverage (if any)
- Attached Machinery
- **Sexual Molestation**
- Personal Injury (Libel, Slander, Defamation)
- Medical Payments (\$10,000/person)
- Incidental Medical Malpractice
- Broadform tenants legal liability (\$250,000 sub-limit) for all named & unnamed locations
- Worldwide protection - suits to be brought in Canada only
- **Host Liquor Liability (\$5,000,000.00 for annual awards ceremonies & wind up banquets**

A deductible of \$1,000.00 applies to bodily injury, property damage and legal expenses.

**DIRECTORS AND OFFICERS Errors & Omissions/Wrongful Acts**

D&O protects the Insured organization and/or its member groups and their directors and officials for legal liability arising from an alleged or wrongful act.

Limit - \$1,000,000.00

Deductible - \$1000.00

**\*The affiliated member / team / club / official accessing the liability portion of the Association's Insurance Policy is solely responsible for payment of the deductible**

**Activities Covered?**

Consists of practices, games, tournaments, related training activities and related approved travel.

This coverage will pay on behalf of the named insured and the additional insureds where applicable, all sums which the insureds shall become legally obligated to pay as compensatory damages for actual bodily injury to participants, spectators, and other members of the public and also for property damage, the insurer(s) shall become legally obligated to pay.

Additional insured to include: sponsors, government agencies, municipalities, officers, directors, coaches, managers, officials, players, volunteers, auxiliary workers and employees.

**SPORT ACCIDENT INSURANCE**

Insured: **(Name of District, Club, Team)** et al (same as liability definition)

The plan covers all participants, players, coaches, managers, executives, auxiliary workers, volunteers, field officials and employees during games, practice and team/club travel.

For each accident the plan would cover the following:

- 1) Principal Sum Benefits/Benefit** in the event of death.....Up to **\$15,000.00**
- 2) Permanent Total Disability,** (in the event of loss of use of hands, arms or legs, quadriplegia, paraplegia or hemiplegia; loss of speech and/or hearing; and dismemberment. Benefits as scheduled.....Up to **\$30,000.00**

**Benefit Schedule**

When injury results in any of the following losses within three hundred and sixty five (365) days after the date of the accident, the Insurer will pay:

**For loss of:**

- Life.....The Principle Sum
- The Entire Sight of Both Eyes.....Two Times the Principle Sum
- Speech and Hearing in Both Ears.....Two Times the Principle Sum
- One Hand and the Entire Sight of One Eye .....Two Times the Principle Sum
- One Foot and the Entire Sight of One Eye.....Two Times the Principle Sum
- The Entire Sight of One Eye.....One and One-Third Times the Principle Sum
- Speech.....One and One-Third Times the Principle Sum
- Hearing in Both Ears.....One and One-Third Times the Principle Sum
- Hearing in One Ear.....Two-Thirds of the Principle Sum
- All Toes of One Foot .....One-Half of the Principle Sum

**For Loss or Loss of Use of**

- Both Hands .....Two Times the Principle Sum
- Both Feet.....Two Times the Principle Sum
- One Hand and One Foot.....Two Times the Principle Sum
- One Arm .....One and One-Half Times the Principle Sum
- One Leg.....One and One-Half Times the Principle Sum
- One Hand.....One and One-Third Times the Principle Sum
- One Foot .....One and One-Third Times the Principle Sum
- Thumb and Index Finger or at Least Four Fingers of One Hand .....Two-Thirds of the Principle Sum

**For Total Paralysis of**

- Both Upper and Lower Limbs (Quadriplegia) ..... Two Times the Principle Sum
- Both Lower Limbs (Paraplegia).....Two Times the Principle Sum
- Upper and Lower Limbs of One Side of Body (Hemiplegia) .....Two Times the Principle Sum

**3) Prosthetic Appliance Benefit**

Pay Benefits for expenses incurred for artificial limbs and/or eyes.....Up to **\$3,000.00**

**4) Accident Reimbursement Expense Benefit**

For the cost of prescription drugs, ambulance, hospital services in excess of standard ward accommodation, physiotherapy, chiropractor, private duty nurses (RN), crutches, splints, medical braces, and dresses incurred within 52 weeks of the accident. ....Up to **\$15,000.00**

**5) Rehabilitation Benefit**

Up to \$5,000.00 for special occupational training required due to an accident.....Up to **\$3,000.00**

**6) Tuition Benefit**

For tutorial services made necessary by post-accident confinement. .... **\$2,000.00**

**7) Special Treatment Travel Expense Benefit**

Injury requires special treatment that cannot be obtained in the municipality of a members residence . The insurer will pay for travel expenses incurred from home..... **\$1,000.00**

**8) Out of Province Surgical and Medical Accident Benefits**

Pay the additional expenses such as surgical operations, hospital expenses, x-rays, etc that are excess benefits available under any Canadian, Federal, or Provincial hospital and/or medical plan.....Up to **\$25,000.00**

**9) Eye Glass and Contact Lens Expense**

Up to \$200.00 for repair or replacement of eyeglasses or contact lenses when damaged from an accident which required the insured person to receive treatment by a physician

.....Up to **\$250.00**

**10) Blanket Dental Accident Benefits**

For dental treatment resulting from injury to whole and sound natural teeth and received within 52 weeks of the accident.....Up to **\$5,000.00**

**11) Future Anticipated Dental Expense**

Future incurred expenses, but not to exceed the limit in the schedule of benefits.....Up To **\$3,750.00**

**12) Fracture Benefit**

Up to \$500.00 paid for fracture of bone or bones (including chip and linear fractures) .....Up to **\$500.00**

**13) Babysitting**

If a youth member requires and receives treatment for an injury by a physician and is confined to home following an accident, the insurer will pay for a babysitter to tend to the youth member during normal school hours or during the parent's workday if the parent is unable to do so, subject to an hourly maximum equal to the provincial minimum wage..... **\$500.00**

**14) Part Time Youth Wage Loss**

A youth member actively employed by a business for wages on a part time basis who suffers an injury, is under the regular care of a physician, and is unable to perform all the duties of the job, will be covered for 75% of the youth member's hourly wage during the disability.....**\$1,000.00**

**Optional Additional Benefits**

**15) Out of Province/Out of Country Travel Medical**

We also include a travel medical policy with a **\$2,000,000.00 limit for our of province/out of country travel for inter provincial fixtures or out of country fixtures.**

**16) Hospital & Medical Expense for Visitors to Canada**

Pay for reasonable, necessary and customary expenses up to the Sum insured.

- Eligible expenses are paid for acute emergency..... **\$25,000.00**
- Hospital, unexpected emergency medical, or other covered medical.....**\$50,000.00**
- Expenses, due to injuries or sickness.....**\$100,000.00**

**17) Catastrophic Accident Coverages Up To .....\$250,000.00**

**18) Group Accident Insurance for Volunteers and Directors**

**19) Blanket or Compulsory Weekly Accident Benefit**

70% of weekly salary to a maximum of \$500.00 per week. Elimination period 30 days with a 26 week benefit period.

**20) Volunteer Team and Individual Disability Insurance Program (Loss of Income)**

Designed to provide annual insurance coverage against accidents that occur whilst undertaking amateur sports and/or leisure activities. This unique insurance program allows your members to enhance their insurance coverage, including loss of income on an optional basis, thus not increasing the basic association insurance premium.

**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 prescription thereof (except otherwise provided).
- B. Sickness or disease either as a cause or effect.
- C. Any intentionally self-inflicted injury.
- D. Any of the hazards or 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 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 or expenses payable under any other benefit plan or policy.
- I. An insured person who is not a resident of any Canadian Province that has enacted medical care legislation unless stated in this policy. This policy is subject to an shall not contravene any federal or provincial statutory requirement with respect to hospital or medical plans, or any other policy providing a reimbursement indemnity

**Sport Accident Claim Procedures**

- Claim forms can be obtained from your sport association, insurance agent or Sports-Can Insurance Consultants Ltd.
- Complete the claim form in detail, including signatures and confirmation eligibility to be insured.
- Dental claims require the attending dentists to complete the application section of the form.
- Sports-Can Insurance Consultants Ltd. will forward to the doctors or other medical professionals report forms when required.
- Claim forms should be completed within 30 days.