



Insurance 101

Term of Coverage

August 15, 2019 to August 15, 2020

Who Is Insured?

Ontario Cheerleading Federation and All Registered Members who have paid the insurance premiums. This includes **Executives, Managers, Coaches, Directors, Officers, Officials, Employees, Participants & Volunteers** while acting on behalf of the association.

What is Covered?

Activities to support the Sport of Cheerleading "**sanctioned**" by Ontario Cheerleading Federation.

"**Sanctioned**" Activities" shall mean all games, competitions or sports demonstrations, including related practice and training, social and fundraising activities authorized by Ontario Cheerleading Federation and run by OCF or its members.

"**Sanctioning**" (Authorization) must be granted by Ontario Cheerleading Federation by way of written procedural manual or specific agreement in writing by your authorized executive.

What is not covered?

- Activities not sanctioned by Ontario Cheerleading Federation
- Property/Equipment owned by the insured member
- A member who wishes to practice at home

What are we Covered For?

Commercial General Liability – covers lawsuits in the event of negligence on the part of the organization and it's **Registered Members**. This coverage is designed to pay all sums you become legally obligated to pay as compensatory damages for **Bodily Injury or Property Damage caused to a "third party" by you**, while participating in a sanctioned Cheerleading Activity.

This coverage also covers your legal liability for "**injury to participants**" that results from your clubs or individual club member's negligence. In addition to this, a club "member" is entitled to make a claim against another "member" in the event of bodily injury sustained.

Errors & Omissions Liability - protects your club or individual club member against professional liability for damages resulting from a **negligent act, error or omission arising out of the conduct of your business**. This coverage protects the **Directors' & Officers** of your club from claims arising from **wrongful acts** or breaches of duty committed, or allegedly committed, by them while performing their duties. This coverage does not respond to Employment Practices Related Claims i.e. wrongful dismissal.

Sport Accident - provides coverage for "**out of pocket medical expenses**" within Canada only, due to an insured member who has sustained an injury while participating in a sanctioned cheerleading activity. **Volunteers are not covered**. Offers coverage during participation in the activity as well as travel to and from the activity. Coverage also applies to scheduled practices or training at site of competition. This coverage is secondary to any other health care plan(s).

The insured member must have required and received medical/dental treatment commencing within **30** days of the accident.

Notice of your accident must be received by your Insurance Broker, Pearson Dunn Insurance Inc. within **30** days of the accident date and claim documentation within **90** days from the date of accident.



As the **Sport Accident Coverage** is within Canada only, participants travelling outside of Canada to participate in a sanctioned or authorized OCF Cheerleading activity are advised to purchase Excess Travel Medical Insurance. The Excess Travel Medical Insurance provides coverage outside Canada and for any situation sport or non-sport.

The **Excess Travel Medical Insurance Coverage** can be purchased directly through PDI's online Travel Insurance portal. Clubs to contact OCF for sanctioning and obtaining the website link to purchase the Insurance Coverage.

Claims Reporting

Liability

Report All Incidents that:

- Result in an injury that a bandage can't fix
- Are likely to result in a lawsuit
- \$500 Deductible Applies

Sport Accident

- Complete the Sport Accident Claim Form
- Have your association's representative sign verifying;
- You are a member
- The accident occurred during a sanctioned activity
- Email the claim form & supporting documents to Pearson Dunn Insurance Inc. sportsinsurance@pearsondunn.com

This document is a coverage summary for your convenience, not a contract or legal or tax advice. This document contains proprietary and confidential information belonging to Pearson Dunn Insurance Inc. The unauthorized reproduction or use of this document or information contained herein is prohibited by law. It is provided to facilitate your understanding of the relevant insurance program. Please refer to the actual policies when issued for the specific terms, conditions, limitations and exclusions that will govern coverage in the event of a loss.

In evaluating your exposure to loss on your insurance policies, we have been dependent upon certain information that was provided by you. If there are other areas that need to be evaluated prior to binding coverage, please bring these areas to our attention. Higher limits for the program's policies may be available; if you wish to pursue this option please advise our office as soon as practicable so that we may solicit market quotations on your behalf. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that may impact the scope of your insurance coverage.