



# INSURANCE PROGRAM

**JONES BROWN**

The information contained in this document provides a general overview of the subjects covered and in no way constitutes a legal contract and does not bind any of the described coverage. It is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. In all cases the actual Master Insurance Policy documents on file with Slo-Pitch National will prevail.

Slo-Pitch National has entered into an agreement with Jones Brown Inc. Insurance Brokers and Consultants to offer various insurance packages for Slo-Pitch activities to teams, leagues, tournament conveners and umpires.

Because of the league or tournament operations actions, you are open for possible suit from third parties. You may not be liable but you may need to be defended in court. Protection is available during approved games, practices or team travel as a group. Insured teams or leagues may take advantage of the various benefits included.

The majority of league executives and tournament conveners are volunteers that care about the game and promote the game first. It would be appalling if a good volunteer were sued and was not protected under the various insurance programs available. Slo-Pitch National strongly recommends each league or team become a fully insured member and take advantage of the added protection available.

## WHAT

### 1. Liability and Secondary Accident

For official insured team members (players, coaches, managers, batboys/girls, score-keepers) as listed and electronically accepted, on SPN Official Waiver/Roster Form and umpires. Insurance applies only when you are playing with (and on the SPN waiver/roster of) a team that is insured through Slo-Pitch National. It covers you while playing WITH THAT TEAM and is NOT transferable from team to team. Some maximums and limitations apply.

IT IS VITALLY IMPORTANT that the SPN Waiver/Roster Form (properly completed and signed, or electronically accepted, by all team members) is returned to the National Office immediately as the National Office must be able to confirm that the injured party is a member of the insured team. The approval of a liability or accident/dental claim could be jeopardized if the National Office does not have a properly completed and signed, or electronically accepted, Waiver/Roster Form when the claim is submitted.

LIABILITY covers you, as stated in the opening paragraphs, from possible suit from third parties.

SECONDARY ACCIDENT could pay for such items as: crutches, emergency ambulance/taxi, sound natural teeth, physiotherapy, etc. for which coverage is not already available under your own or an existing plan. This policy is secondary to any existing health plan of which you are already a member (personal or through employers) and also secondary to any government offered plan in your region, whether or not you are a member.

**There is no fee to make an accident claim or file an incident report.**

**This is NOT a loss-of-wage or income policy.**

If a claim is submitted for secondary accident coverage in which impairment could be regarded as a contributing factor, this may jeopardize an insurance company's approval of such a claim.

ASSAULT - if a lawsuit were to be laid against an insured member as a result of an assault by that insured member then our liability policy would not apply.

DEDUCTIBLE - on our liability policy a deductible of \$1,000 applies to bodily injury and all expenses.

### 2. Host Liquor Liability

Contact the National Office for details and application forms.

CONVENER HOST LIQUOR LIABILITY for conveners (may also co-name municipalities, sponsors and facility owners).

LEAGUE BANQUET HOST LIQUOR LIABILITY for league executives (may also co-name municipalities, sponsors and facility owners).

### 3. Group Team Travel

In case teams travel outside of Canada. Must be booked in advance. Call the National Office for information.

## WHO

### 1. Teams

**SINGLE TEAMS\*** (LIABILITY & SECONDARY ACCIDENT) Available for all Slo-Pitch National sanctioned tournaments and all Slo-Pitch National approved tournaments across Canada and for all games, including league playoffs, that the insured team is involved in during league play. Liability coverage is \$5,000,000 per occurrence. Cost for Team Liability and Secondary Accident coverage is included in your insured team registration fee\*

**ENTIRE LEAGUES\*** (TEAM LIABILITY & SECONDARY ACCIDENT, EXECUTIVE LIABILITY) When all teams in the league are insured members of SPN. Covers activities as for single teams, PLUS SPN liability coverage will include league executives for all league games and playoff games.

Some maximums and limitations apply. A \$1,000 deductible applies on the liability policy. \*A surcharge may be added in various regions - contact your Regional Director.

**2. Umpires** (LIABILITY & SECONDARY ACCIDENT) Coverage for all games, tournaments and leagues sanctioned/approved by SPN while in an SPN uniform. \$5,000,000 liability coverage. Cost of Liability and Secondary Accident coverage is included in umpire membership fee. Umpire insurance coverage does not begin until the umpire has passed the exam.

**3. Conveners** (CONVENER HOST LIQUOR LIABILITY) Covers the convener or host group for \$5,000,000 liability (e.g. someone leaves the headquarters area and gets into an accident). It has nothing to do with the games.

- Tournament must be fully sanctioned by Slo-Pitch National with all teams being members in good standing for the current year.

- Completed application form and certified cheque or money order must be received at the National Office a minimum of 2 weeks before the tournament date.

- Available only to insured members in good standing who meet SPN hosting criteria.

**4. League Executives** (LEAGUE BANQUET HOST LIQUOR LIABILITY) Covers league executive/host for league banquets (e.g. someone leaves the event and gets into an accident). This is available to leagues that are fully insured members prior to July 15<sup>th</sup> of the current year. \$5,000,000 coverage. Completed application form must be received at the National Office a minimum of 2 weeks before the tournament date.

**5. Municipalities, Sponsors & Facility Owners** May be co-named on Convener Host Liquor Liability coverage (\$5,000,000) and also for liability arising out of league play, on written request from the insured member. They may also be co-named on League Banquet Host Liquor Liability.

## WHEN

(LIABILITY & SECONDARY ACCIDENT) Coverage commences upon receipt of paid insured registration by SPN National Office, Regional Director or Provincial Coordinator. Coverage for teams, leagues and umpires insured in the season expires Dec 31 that same year.

## HOW

Accident Claim Procedure

**There is no fee to make an accident claim or file an incident report.**

**\*\*Important Notice\*\*:** This policy is not meant to respond to any claims involving damage to a third party's windshield. SPN will not be involved in the resolution of any windshield incident. Windshield claims should be handled by the local member league in the appropriate manner.

**1. Within 30 days of the accident the insured (team or member involved) must advise the SPN National Office and request an Athletic Accident Claim Form, and specify:**

- name of insured team and injured person
- whether claim is for medical or dental injury
- the event it occurred in (e.g. league game or tournament)
- name of league or tournament
- date and location (e.g. diamond/park name)

The National Office will confirm that the applicant is on the waiver/roster of the insured team, advise the insurance company that a claim has been issued and send out a Claim Form.

**2. When you have the Claim Form**

- fully complete the required portion
- attach receipts to-date\* for all insured accounts which you are required to pay
- forward the completed Claim Form to the address printed on the form without delay

**Proof of claim, including a report from the attending dentist, doctor or specialist must be submitted within 90 days of the accident.**

Receipts paid up to the time you return the Claim Form should be included with the form. \*Later receipts may be sent directly to the insurance company.

The SPN office will sign a confirmation of insured membership for the current year and then forward the completed Claim Form to the insurance company claims department on behalf of the insured.

For claims requiring a further report from a doctor, dentist, osteopath, etc., the insurance company will forward any necessary forms to the insured on receipt of the original completed (approved by Slo-Pitch National office) Claim Form.