

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 prescriptions thereof (except as otherwise provided);
- b) sickness or disease either as a cause or effect;
- c) any intentionally self-inflicted injury;
- d) any of the hazards of 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, terrorist act, invasion or civil 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 of expenses payable under any other benefit or policy;
- i) an insured person who is not a resident of any Canadian province that has enacted Medical Care Legislation unless stated specifically in this policy.

This insurance is subject to and shall not contravene any Federal or Provincial statutory requirements with respect to hospital or medical plans, nor shall it duplicate any benefits which are provided under any Federal or Provincial Hospital or Medical Plans, or any other policy providing a reimbursement indemnity.

Athletic Accident Claim Procedures

- It is the responsibility of the insured to notify the Slo-Pitch Ontario Association office to request an athletic accident claim form within 30 days of the accident.
- The insured player or parent/guardian shall fully complete the claim form.
- For reimbursement of dental or medical claims, the insured shall have the attending dentist or physician complete the applicable form.
- The insured shall submit the completed claim form to their league executive for their signed certification.
- The insured shall be responsible to forward the completed form along with any receipts or estimates to the Slo-Pitch Ontario Association office for approval and processing to the insurance company.
- Slo-Pitch Ontario Association will add the group policy number prior to forwarding it to the insurance company.
- For claims requiring a report from a doctor, chiropractor, osteopath, etc. the insurance company will forward the necessary forms to you on receipt of the completed athletic accident claim form.

- The Slo-Pitch Ontario office will forward all completed claims along with receipts/estimates to BFL CANADA Risk and Insurance Services Inc.
- BFL will be in direct contact with the insured if anything further is required once the claim form has been received.

Send completed Claim Form to:

Slo-Pitch Ontario

By Mail To: 8 Hiscott Street, Unit 7, St.
Catharines, ON L2R 1C6

By Email To: spoa@slopitch.org

Please phone for confirmation or if you have any questions. Please note this is not a loss of wage policy, and some reimbursements have limits or caps.



INSURANCE PROGRAM

Slo-Pitch Ontario Association
8 Hiscott Street, Unit 7
St Catharines, ON
L2R 1C6
Tel: (905) 646-7773

www.slopitch.org



181 University Avenue
Suite 1700
Toronto Ontario
Canada M5H 3M7

The description of coverage contained herein is not complete and binding on the insurers, and reference must be made to the actual terms and conditions of the applicable policy forms.

Visit our website at www.BFLCANADA.ca

Sport Liability Insurance

Why Liability Insurance?

Because no matter how careful you are, accidents happen. And you can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defence as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is Insured?

Any Association or League registered with Slo-Pitch Ontario Association is insured under the liability program offered through AIG Insurance. The only requirement is that 100% of members within each association must participate.

Who is Covered?

All members of your organization, including members, executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

Activities Covered

Sanctioned or authorized events, including related training, within your sport discipline.

Claims Service

BFL provides 24-hour emergency claim service. Should you have a serious injury during an event please contact BFL at:

Office hours: 416-644-3561
After hours: 1-800-668-5901

Any other claims should be reported to Slo-Pitch Ontario Association. To obtain a claim form please contact Slo-Pitch Ontario at (905) 646-7773.

General Liability Insurance

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others such as participants, spectators, property of lessors and others resulting from your operations only. Coverage includes your participants' liability.

Limit - \$5,000,000

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Liquor Liability (Awards Banquets & Annual General Meetings)
- Blanket Contractual
- Personal & Advertising Injury (libel and slander)
- Employees, members, volunteers as additional insureds
- Cross Liability

- Non-Owned Automobile
- Tenants Legal Liability - \$2,000,000

A deductible of \$500 applies to All Liability Coverages.

Sport Accident Insurance

Coverage for practices, games, team travel. One plan covers all participants, managers, coaches, executives, and field officials throughout the entire season through AIG Insurance Company.

No deductible applies.

Principal Sum Benefit – Up to \$30,000

Amount paid to members who sustain a loss specified in the Table of Losses. Immediate payment is provided for Quadriplegia, Hemiplegia & Paraplegia. In the event of a Permanent Total Disability, payment of the above sum is payable within 365 days.

Table of Losses

Life	\$30,000
Both Hands or Feet	\$30,000
Entire sight of Both Eyes	\$30,000
One Hand and One Foot	\$30,000
One Hand or Foot & the Entire Sight of One Eye	\$30,000
One Arm or One Leg	\$22,500
One Hand or One Foot	\$20,000
Entire Sight of One Eye	\$20,000
Thumb and Index Finger of same Hand	\$10,000
Speech and Hearing in Both Ears	\$30,000
Speech or Hearing in Both Ears	\$20,000
Hearing in One Ear	\$ 5,000
Loss of Use of Both Arms or Hands	\$30,000
Loss of Use of One Hand or Foot	\$20,000
Loss of Use of One Arm or Leg	\$22,500
Loss of Four Fingers of One Hand	\$10,000
Loss of All Toes of One Foot	\$ 3,750
Quadriplegia	\$60,000
Hemiplegia	\$60,000
Paraplegia	\$60,000

Dental - Up to \$5,000

For dental treatment resulting from injury to sound natural teeth and completed within 52 weeks of the accident.

Denture/Bridgework - up to \$1,000

For damage to or breakage of removable dentures, fixed bridgework and or capped/crowned teeth as a result of an injury.

Accident Reimbursement - Up to \$15,000

For costs not insured by Provincial Medical Plan, including crutches, splints, medical braces, emergency ambulance, excess physiotherapy fees of a licensed physiotherapist recommended by a legally qualified physician or surgeon, up to a maximum reimbursement of \$500 for any one accident.

Fracture Indemnity Benefit

Up to \$500 paid for fracture of bone or bones (including chip and linear fractures).

Rehabilitation Benefit - Up to \$10,000

Payment for special occupational training required due to an accident

Tutorial Fees Reimbursement

Up to \$2,000 for tutorial services made necessary by post-accident confinement.

Emergency Transportation Benefit

Up to \$50 for transportation from arena or field to nearest hospital or doctor's office.

Eyeglasses and Contact Lenses Expense

Up to \$200 for repair or replacement of eyeglasses or contact lenses when damage results from an accident which requires the insured person to receive treatment by a physician or dentist.

Repatriation - Up to \$10,000

In the event of death of an insured person 50km or more from their place of residence, this benefit will pay expenses to return the body and prepare the deceased for burial.

Occupational Training - Up to \$3,000

In the event of a death of an insured person, this benefit will pay for formal training of the insureds spouse in an occupation in which they would otherwise not be qualified.

Vehicle Modification and Home Alteration Benefit - Up to \$10,000

One time cost to modify the home or vehicle as required due to an injury specified in the Table of Losses.