



Quote Ontario Football  
Association– Football Canada  
Program of Insurance

December 15<sup>th</sup>, 2020

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# 1

## COVERAGE SUMMARY

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**GENERAL LIABILITY:**

**Limit:** \$5,000,000 per occurrence  
**Effective date:** January 1<sup>st</sup> 2021 to January 1<sup>st</sup> 2022

**Named Insured:** Football Canada, **Ontario Football Association**, Football Nova Scotia, Football New Brunswick, Football Newfoundland and Labrador, Football Prince Edward Island, Football British Columbia, Football Saskatchewan (Accident Only), Directors, Officers, Coaches, Players, Referees, Employees and Volunteers, members in good standing of the program.

**Operations:** All Games and Practices  
Training camps  
Fund Raising Events  
Provincial Tournaments  
National Tournaments  
International Competitions  
Social Events  
Club, Provincial and National Meetings

EXTENSIONS OF COVERAGE	LIMITS
◆ Premises & Operations	included
◆ Personal Injury	\$5,000,000
◆ Contingent Employers Liability	Included
◆ Medical Payments (per person)	\$2,500 per claim, Max. \$25,000/year
◆ Tenants Legal Liability	\$5,000,000
◆ Non-owned automobile	\$5,000,000
◆ Employees and Volunteers as Additional Insureds	Included
◆ Cross Liability/Severability of Interest	Included
◆ Broad Form Property Damage Liability	Included
◆ Incidental Malpractice	Included
◆ Certificate Holder as additional insured	Included
◆ Interest Before and After Judgement	Included
◆ Legal Liability for Damage to Hired Automobiles (short term leases)	\$75,000 \$1000.Deductible
◆ Host Liquor Law	See Endorsement
◆ Participant to Participant coverage	Included
◆ Limited World Wide Territory	Included
◆ Injury to Spectators	Included
◆ Employee Benefits Liability	\$5,000,000
◆ Errors & Omissions Liability	\$1,000,000
◆ Sexual & Molestation Liability (Conditional to completed app)	\$2,000,000
<b><u>Deductibles</u></b>	
◆ Bodily Injury and Property Damage	\$1 000
◆ Employee Benefits Liability	\$1 000
◆ Tenants Legal Liability (All perils)	\$1 000
◆ Liability for damage to hired automobiles	\$1 000

**Important exclusions:** Cyber/Data, War and Terrorism, **Communicable disease**

**ACCIDENT POLICY:**

**Aggregate Limit:** \$2,000,000 per accident

Coverage	Limit of Liability
Accidental Death or Dismemberment	\$25,000
Quadriplegia, Paraplegia, Hemiplegia	\$50,000
Repatriation Benefit	\$10,000
Family Transportation	\$10,000
Rehabilitation Benefit	\$10,000

The Fracture Benefit for this Group shall read as follows:

Fracture or Dislocation Benefit (including Greenstick Type Fracture):

of the skull (depressed) .....	\$500.00 any one insured
of the skull (not depressed) .....	\$500.00 any one insured
of the spine (one or more vertebrae) .....	\$250.00 any one insured
of the lower jaw (alveolar process accepted) .....	\$ 75.00 any one insured
of the upper jaw .....	\$ 75.00 any one insured
of the shoulder (dislocation) .....	\$ 50.00 any one insured
of the clavicle (collar bone) .....	\$ 75.00 any one insured
of the scapula (shoulder bone) .....	\$ 75.00 any one insured
of the elbow .....	\$ 50.00 any one insured
of the hip .....	\$125.00 any one insured
of the pelvis .....	\$125.00 any one insured
of the thigh (femur) .....	\$125.00 any one insured
of the knee cap .....	\$100.00 any one insured
of the sacrum or coccyx .....	\$100.00 any one insured
of the sternum .....	\$ 50.00 any one insured
of the leg (tibia or fibula) .....	\$100.00 any one insured
of the upper arm (humerus) .....	\$100.00 any one insured
of the forearm (radius or ulna) .....	\$100.00 any one insured
of the hand or wrist (other than phalanges) .....	\$100.00 any one insured
of the foot (other than phalanges) .....	\$100.00 any one insured
of the ankle .....	\$ 50.00 any one insured

**DIRECTORS'S & OFFICERS LIABILITY (Optional):**

**CANADIAN AMATEUR FOOTBALL ASSOCIATION COVERAGE SUMMARY FOR DIRECTORS' & OFFICERS' PERSONAL AND ENTITY LIABILITY**

**SOMMAIRE DE COUVERTURE DE L'ASSURANCE ADMINISTRATEURS & DIRIGEANTS ET DE L'ENTITÉ POUR FOOTBALL CANADA**

**From May 15<sup>th</sup> 2020 to May 15<sup>th</sup> 2021**

<b>LIMITS OF DIRECTOR &amp; OFFICERS LIABILITY</b>		
<b>Coverage</b>	<b>Couverture</b>	<b>Current Insurer 2020-2021</b>
Total Aggregate Per Occurrence	Limite annuelle globale Par évènement	\$2,000,000
<b>A) Insured Person Non-Indemnifiable Liability - Aggregate Limit of Liability</b>	<b>A) Responsabilité des personnes assurées - non-indemnifiable : Montant de garantie par période d'assurance</b>	\$2,000,000
<b>B) Insured Person Indemnifiable Liability - Aggregate Limit of Liability</b>	<b>B) Responsabilité des personnes assurées - indemnifiable : Montant de garantie par période d'assurance</b>	\$2,000,000
<b>C) Insured Organization Liability - Aggregate Limit of Liability</b>	<b>C) Responsabilité de l'organisme assuré – Montant de garantie par période d'assurance</b>	\$2,000,000
Fiduciary Wrongful Act: Aggregate Limit of Liability	Montant de garantie par période d'assurance pour acte fautif d'un fiduciaire	\$2,000,000
Employment Practices Wrongful Act: Aggregate Limit of Liability	Montant de garantie par période d'assurance pour acte fautif en matière de pratiques d'emploi	\$2,000,000
Deductible	Franchise	\$5,000

**\*Named Insured:**

- Canadian Amateur Football Association
- Affiliated clubs of the provincial federations names above:
- Football Nova Scotia
- Football New-Brunswick
- Football Newfoundland and Labrador
- British Columbia Provincial Football Association

Le présent document contient un résumé des informations contenues au contrat d'assurance. Les garanties sont assujetties aux conditions, limitations et exclusions du contrat émis par l'assureur.

This document contains a summary of the information found in the insurance contract. Coverage is subject to the conditions, limits and exclusions of the contract issued by the Insurer.

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## RENEWAL CONDITIONS

Type of Insurance	Insurer	Rate
<b>General Liability insurance</b> (75% min retained premium)	Markel: \$5M	\$5.95/Tackle members \$3.85/Non-Tackle members
<b>Accident Policy</b>	AIG	\$1.16/Tackle members \$0.84/Non-Tackle members
<b>TOTAL</b>		\$7.11/Tackle members \$4.69/Non-Tackle members
<b>Optional (to be approved by insurer)</b>		
<b>Directors &amp; Officers Liability</b> (to be prorated – May 15 <sup>th</sup> renewal)	Markel	\$0.66 per members Approximately

## 2021 Deposit premium:

ENTITY	MEMBERS	TOTAL
Ontario Football Association	Tackle:500 Non-Tackle:2132	\$13,554.08

\* Total premiums are subject to provincial tax.

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## ADDRESSES

### BFL CANADA RISK AND INSURANCE INC

Halifax	Quebec	Montreal
Starlite Gallery 7071 Bayers Road Suite 320 Halifax, Nova Scotia B3L 2C2  Tel.: 902 864-4982 Fax: 902 864-0200	2590, Laurier Blvd. Suite 600, Tour Belle Cour Quebec, Quebec G1V 4M6  Tel.: 418 658-6337 Fax: 418 654-2045 1 800 830-7760	2001, McGill College Avenue Suite 2200 Montreal, Quebec H3A 1G1  Tel.: 514 843-3632 Fax: 514 843-3842 1 800 465-2842

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## **THIS DOCUMENT WAS ISSUED BY:**

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