**GENERAL LIABILITY**

PROVINCIAL WOMEN’S SOFTBALL ASSOCIATION 2024 INSURANCE SUMMARY

1. Limit - $5,000,000 each occurrence
2. Errors & Omissions Liability Limit - $1,000,000 each occurrence
3. Insured - Association Executive officers, directors, employees or volunteers or Affiliated Clubs / Teams members, coaches, managers, depending on whether Association or Team insurance is obtained. Umpires are NOT insured unless their league/association had insurance with the Ontario Amateur Softball Association (OASA) prior to April 23, 2012.
4. Sponsors, Government Departments & Municipalities can be added as additional insured (a separate certificate will be issued by Gallagher)
5. Participant Liability coverage is included in addition to third party exposure
6. All appropriate riders included such as Cross Liability, Non-Owned Automobile, and Tenant’s Legal Liability Limit - $250,000. Voluntary Medical Payments (Third Party) Limit - $10,000
7. This policy does NOT cover equipment, supplies or contents of concession stands etc.
8. This policy has contagious disease, abuse and sanctions exclusions.
9. WORLDWIDE COVERAGE = Suits brought in Canada and the United States of America (including its territories and possessions).
10. $1,000 Deductible

# SPORT ACCIDENT

1. Accidental Death & Dismemberment Limit - $50,000
2. Permanent Total Disability Limit - $50,000
3. Medical Expense Reimbursement Limit - $15,000

i.e. costs not insured by Provincial Medical Plan, e.g. Medical Braces, Emergency Ambulance, Excess Physio, Prescription Drugs for the injury, etc.

1. Dental Accident Limit Up to $10,000
2. Fracture Indemnity From $30 to $1,000
3. No deductible
4. COVERAGE IN CANADA ONLY
5. Weekly Income Limit $100 – Waiting Period 30 days
6. Does not cover overuse injuries
   * Treatment under c) and d) you must have required and received medical /dental treatment commencing within 30 days of the accident.
   * The insurer will pay with respect to each insured that sustains bodily injury because of an accident, all reasonable medical expenses resulting and incurred within 52 weeks from the date of accident.
   * This plan is secondary to any existing medical plan.

The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms Underwritten by GameDay Insurance Inc. / AVIVA Insurance Company of Canada.

# The Provincial Women’s Softball Association (PWSA) MUST be notified of any claim within 30 days of the incident and claim documentation to be provided to Gallagher Insurance within 90 days.

**OUT OF COUNTRY TRAVEL MEDICAL INSURANCE:**

Please note that your PWSA Sport Accident Insurance is only effective in Canada. Emergency travel medical insurance can be obtained by contacting Gallagher directly to place coverage for travelling teams.

# NOTE:

PWSA rules should be followed. Policies re: Police Record Checks (for all people involved with youth, under the age of 19),

[Policies - Ontario PWSA (pwsaontario.com).](about:blank)

# Insurance Coordinator

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