

SPORT MANITOBA – GROUP ASSOCIATIONS: LIABILITY(CGL) INSURANCE PROGRAM

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 defense as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is Insured?

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

Activities Covered

Sanctioned or authorized events in Canada within your sport discipline, including related training authorized by you.

General Liability Insurance - \$5,000,000 Limit (Unless Otherwise Specified)

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 spectators, passersby, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants.

Including the following extensions:

- Premises, Property and Operations
 - Products and Completed Operations
 - Blanket Contractual
 - Personal Injury (libel and slander)
 - Employees as Additional Insured
 - Cross Liability
 - Non-Owned Automobile (in most cases)
 - Tenants Legal Liability \$250,000
- A deductible of **\$1000** applies to bodily injury, property damage and legal expenses.

Errors and Omissions Insurance

Your “executive officers and directors may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. Errors and omissions insurance will pay those sums the organization, directors and officers become legally obligated to pay as *compensatory damages* because of a wrongful act. “Compensatory damages” means damages due or awarded in payment for actual injury or economic loss. “Compensatory damages” does not include punitive or exemplary damages or the multiple portion of any multiplied damage award.

Limit – **\$5,000,000**

Deductible – **\$1000**

CLAIMS

Should your organization get served or sued, please contact SBC Insurance immediately and without delay:

claims@sbcinsurance.com

CONTACT US

Questions about insurance, coverages or procedures?



SBC INSURANCE

SBC Insurance Agencies Limited

Office Hours: M-F 8:30am to 4:30pm

Email: info@sbcinsurance.com | Phone: 1-877-360-6648