

Important Points to Note:

- This plan is secondary to any existing medical plan (will pay only the amount of expenses that are not eligible with any other insurer). Submit forms & receipts to Pearson Dunn Insurance and copy to RSC.
- No payment for benefits covered under any government health plan whether the insured is enrolled in such a plan or not.
- Obtain claim forms IMMEDIATELY from www.rollersports.ca or your RSC member club.
- Insurer must receive notice of your accident date within 30 days from date of injury and must receive claim documentation within 90 days.
- This coverage includes activities sanctioned by RSC including organized practices under the arrangement and direction by accredited coaches/instructors/officials. Social/fundraising activities are covered as long as they are sanctioned by RSC.
- Does not cover individual members practicing by themselves where RSC has no direct involvement or sanction.

Insurance Provided By:



Administered by Broker:

Pearson Dunn Insurance Inc.
435 McNeilly Road, Suite 103
Stoney Creek ON L8E 3E5
Hamilton, ON L8W 3K5

Phone: (905) 575-1122 or
Phone: (800) 461-5087
Fax: (905) 643-8321
Email: info@pearsondunn.com



**All claims to be submitted to:
Pearson Dunn Insurance Inc.
copy to:**

Risk Management Rep.
Mr. Wayne Burrett
Phone: (905) 272-1774
Email: wayneburrett@rogers.com



SPORT LIABILITY & SPORT ACCIDENT INSURANCE

MEMBER BENEFITS

January, 2013

Why Sport Liability Insurance?

Because of your operations or actions, You are open for possible suits from Third Parties. You may not be liable but you will need to be defended in court. A Liability Policy pays for this defence as well as any costs found against you.

The Liability Policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity.

It covers all RSC registered affiliated leagues, clubs, and or teams, their members, officers, directors, coaches, managers, officials, players, employees and volunteers while acting on behalf of RSC. **"Members"** shall mean a group or person who has fully paid all dues and fees and is in good standing with all requirements of RSC.

RSC Members are covered while engaged in sanctioned or authorized activities. RSC Members are also covered by Sport Liability Insurance while competing internationally - advance notice to RSC required.

Valuable Sport Liability Extensions Included:

- ✓ Participant Liability
- ✓ Voluntary Medical Payment
- ✓ Non-owned Automobile Coverage
- ✓ Personal Injury/ Advertisers Injury Liability - Coverage against libel, slander
- ✓ Advertisers Liability
- ✓ Cross Liability Clause - allows for additional insured's to sue within the policy
- ✓ Premises, Property and Operations
- ✓ Products and Completed Operations
- ✓ Blanket Contractual
- ✓ Occurrence Based Property Damage
- ✓ Directors and Officers/Errors and Omissions (Wrongful Acts)
- ✓ Employers Liability
- ✓ SEF 94-Legal Liability for Physical Damage to Non-Owned Automobile
- ✓ Host Liquor Liability for Annual Awards Ceremonies/Wind-up Banquets

Sport Accident Coverage

Coverage for practices, competitions, team travel (within Canada). Coverage outside Canada included if RSC is notified before departure date.

One plan covers all RSC member participants, managers, coaches, instructors, trainers and volunteers.

- Dental Accident Reimbursement - up to \$10,000
- Medical Expense Reimbursement - up to \$15,000
- Principal Sum Benefits - up to \$50,000
- Loss of Life - Up to \$50,000

Other Sport Accident Benefits

- Fracture Indemnity Benefit - up to \$1,000
- Rehabilitation Indemnity Benefit - up to \$3,000
- Tuition Fees Reimbursement - up to \$2,000
- Emergency Transportation Benefit - up to \$50
- Eyeglasses and Contact Lenses Expense - up to \$200