

Ontario Basketball Association

Insurance Renewal Program Member Benefits

September 1, 2023 - September 1, 2024

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Insurance Overview

Who is Insured?

The Insurance covers Ontario Basketball Association (OBA) and its "Members" for all "Sanctioned Activities" authorized by Ontario Basketball Association.

Definitions

"Members" shall mean a group or person who has fully paid all dues and fees and is in good standing with all requirements of OBA.

"Sanctioned Activities" shall mean all games, competitions, sports demonstrations including related practice and training, social and fundraising activities authorized by OBA and run by you or your 'members'. Authorization shall be granted by you by way of written procedural manual or specific agreement in writing by your authorized executives.

Insurance Coverages

1. COMMERCIAL GENERAL LIABILITY

This coverage 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, passers-by, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants. Most General Liability policies contain an exclusion, which excludes suits resulting from participants who are injured while participating in a sporting activity. The coverage provided, also includes Injury to Participants that result from your association, member clubs, or individual members negligence.

The coverage includes at no additional cost Additional Insured's, such as Municipalities, Government Departments, Sponsors and Owners of the Facilities in whose name you have agreed to provide insurance for their vicarious liability arising out of your operations.

2. SPORT ACCIDENT COVERAGE

Provides coverage for "out of pocket expenses" due to an insured member/executive who has sustained an injury while participating in a Sanctioned OBA Activity. This coverage is applicable in Canada and is secondary to any other government health insurance plan.

Coverage and Policy Overview

1. SPORTS LIABILITY INSURANCE

LIMIT: \$5,000,000 per occurrence

DEDUCTIBLE: \$1,000 per occurrence

POLICY#: CAS834091-01

TERM: September 1, 2023 - September 1, 2024

INSURER: Markel Canada Ltd/ Certain Underwriters at Lloyds of London

2. SPORT ACCIDENT INSURANCE POLICY

LIMIT: Various

DEDUCTIBLE: N/A

POLICY#: CAS834091-01

TERM: September 1, 2023 - September 1, 2024

INSURER: Markel Canada Ltd/ Certain Underwriters at Lloyds of London

1. SPORTS LIABILITY

Coverage	Deductible	Limit of Insurance
Commercial General Liability Form- Occurrence Basis		
Bodily Injury & Property Damage	\$1,000	\$5,000,000
Personal & Advertising Injury	\$1,000	\$5,000,000
Voluntary Medical Expense- Third Party, any one person		\$2,500
Products / Completed Operations, Aggregate Limit		\$5,000,000
Participant Liability		Included
Employers Liability Extension		\$1,000,000
Employee Benefits/Aggregate	\$1,000	\$1,000,000
Blanket Contractual		Included
Incidental Medical Malpractice (Non-professionals)		Included
Tenants Legal Liability (any one premises)	\$1,000	\$1,000,000
Legal Defense Expenses	\$1,000	\$25,000
SPF 6 - Non-Owned Automobile		\$2,000,000
SEF 94 - Legal Liability for Physical Damage to Non-Owned Autos	\$1,000	\$50,000
SEF 96 - Contractual Liability Endorsement		Included
SEF 99 - Excluding Long Term Leased Vehicles		Included
OEF 98B - Reducing Coverage for Lessees		Included
Additional Insured - Blanket Basis		Included
Cross Liability Clause		Included
Abuse Liability (sub-limit)	\$5,000	\$1,000,000
Virus, Bacteria, Disease and Contagion Exclusion		Included
Sanctioned Events Limitation		Included
Insurer: Markel Canada Ltd / Certain Underwriters at Lloyds of London		

2. SPORT ACCIDENT

Coverages	Limits of Insurance	
Accidental Death And Dismemberment Limit	\$30,000	Any One Insured
Accidental Medical Expense Limit	\$10,000	Any One Insured
Accidental Dental Expense Limit	\$5,000	Any One Insured
Aggregate/ per incident	\$1,000,000	Aggregate Limit

Claim forms can be submitted to our office electronically or by fax. If you are submitting the forms by mail, please forward copies only and retain originals for your files.

Arthur J. Gallagher Canada Limited
 435 McNeilly Road, Suite 203
 Stoney Creek, ON L8E 5E3
 Attention: Sports Administrator
 Phone 1-800-461-5087 Fax 905-643-8321
 Email: IBAM.StoneyCreek.Sports@ajg.com

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In evaluating your exposure to loss on your insurance policies, we have been dependent upon certain information that was provided by you. If there are other areas that need to be evaluated prior to binding coverage, please bring these areas to our attention. Higher limits for the program's policies may be available; if you wish to pursue this option please advise our office as soon as practicable so that we may solicit market quotations on your behalf. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that may impact the scope of your insurance coverage.