



## **ASA Insurance Coverage for Members**

Alberta Soccer covers its Members with both Comprehensive Liability and Sport Accident Insurance Protection.

The ASA insurance policies apply specifically to affiliated (i.e. registered) players, coaches, and referees, ASA and member Directors and Staff, other volunteers listed in members records and parent volunteers while involved in supervising registered players at sanctioned games, practices or events. The policies cover both the outdoor and indoor seasons.

### **Liability Insurance**

Because of your operations, or actions, you are open for possible suit from Third parties. You may not be liable but you will need to be defend in court. Our liability Policy pays for this defense as well as any costs found against you. This 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 activities. Please note that the policy does **not** cover defence of **criminal code charges**.

In addition your legal liability for injury to participants is covered. In effect, if a claim results from an injury caused to one participant by another in an ASA sanctioned activity, the legal cost of defense, and any damage awarded (up to \$5,000,000.00) will be covered under our policy.

### **Activities Covered Under Our Liability Policy**

Soccer events sanctioned or authorized by ASA and all related training activities authorized by you. In addition, any sanctioned fundraising events are also covered.

As well as the usual coverages the Sport Association Liability Policy provides some valuable extensions:

- Full employer's liability for bodily injury to employees
- Advertising injury arising from the association's advertising activities
- Liquor law liability for sanctioned social events where requested
- Participant's liability covers damages participants may cause to others
- Property damage to premises you rent, whether permanently or temporarily
- Errors and Omissions coverage, which protects the association's directors, officers, executives, employees, and volunteers against the consequences of their "wrongful acts".

### **Limits of Liability: (including Sublimits, Aggregates)**

**CDN \$5,000,000.00 EACH OCCURRENCE:**

- \$250,000.00 Tenants Liability Legal Liability - any one premises
- \$1,000.00 Medical Expense any one person
- \$5,000,000.00 Aggregate Limit - Products & Complete Operations Hazard
- \$5,000,000.00 Non Owned Automobile
- \$5,000,000.00 Directors & Officers (wrongful acts/error & omissions) Liability

If you, as an ASA Member, are served with a court-originated statement of claim, you must fax it to the ASA Office **immediately** (1.780.474-6300).

The ASA's insurers will then begin the process of mounting your legal defence.

### **Sport Accident Insurance**

If you are injured in a sanctioned game or practice, you should obtain a Sport Accident Insurance claim from either your League's office or from the ASA office in Edmonton (1.780.474-2200).

The Sport Accident Insurance Policy is in place to ensure that you are not out-of-pocket for medical expenses incurred through soccer injury. Please note that the policy does **not** cover lost wages from employment.

Coverage is also provided if your team is out of province or country participating in a sanctioned tournament or exhibition game(s).

The coverages provided under the Sport Accident Policy are:

- \$25,000.00 Death
- \$50,000.00 Loss of two or more limbs or total an irrecoverable loss of sight of both eyes or hearing in both ears or any combinations thereof
- \$25,000.00 Loss of one limb or total and irrecoverable loss of sight of one eye or total hearing in one ear
- \$3,000.00 Loss of thumb and index finger
- \$50,000.00 Quadriplegia (complete paralysis of upper and lower limbs)
- \$50,000.00 Paraplegia (complete paralysis of lower limbs)
- \$50,000.00 Hemiplegia (complete paralysis of upper and lower limbs of one side of the body)
- \$50,000.00 Any injury which prevents the Insured from engaging in any occupation or employment for which he/she is reasonably suited by education, training experience continuously for a period of 12 months from the date of the accident and is deemed to be permanent or irrecoverable.
- \$3,000.00 Prosthetic Appliances
- \$20,000.00 Blanket Medical Expense Reimbursement
- \$3,000.00 Rehabilitation Benefit
- \$3,000.00 Tuition Benefit
- \$1,000.00 Special Treatment Travel Expense Benefit
- \$10,000.00 Out of Province - Excess Surgical and Medical Accident Benefits (applicable only within Canada)
- \$50.00 Emergency Transportation Benefit
- \$100.00 Eyeglass & Contact Lens Expenses
- \$10,000.00 Blanket Dental Accident Reimbursement
- \$2,500.00 Dentures, Hearing aids and Removable Teeth Expense

#### **Fracture:**

- \$500.00 Of the Skull (depressed)
- \$500.00 Of the skull (not depressed)

- \$250.00 Of the spine (one or more vertebrae)
- \$75.00 Of the lower jaw (alveolar process accepted)
- \$75.00 Of the upper jaw
- \$50.00 Of shoulder (dislocation)
- \$75.00 Of the clavicle (collar bone)
- \$75.00 Of the scapula (shoulder bone)
- \$50.00 Of the elbow
- \$125.00 Of the hip
- \$125.00 Of the pelvis
- \$100.00 Of the kneecap
- \$100.00 Of the sacrum or coccyx
- \$50.00 Of the Sternum
- \$100.00 Of the Leg (tibia or fibula)
- \$100.00 Of the Upper arm (humerus)
- \$100.00 Of the forearm (radius or ulna)
- \$100.00 Of the hand or wrist (other than phalanges)
- \$100.00 Of the foot (other than phalanges)
- \$50.00 Of the Ankle

\*Blanket Dental Accident Reimbursement - Maximum amount payable any one accident \$10,000.00

\*Blanket Medical Expense Reimbursement - Treatment by a legally qualified physiotherapist is limited to \$30.00 per visit with a maximum of \$300.00 per accident.

#### **Additional Details:**

#### **Coverages: Out of Country Excess Travel Medical Insurance**

- \$2,000,000.00 Accident/Sickness Medical Expense
- \$5,000.00 Dental Accident
- \$300.00 Out-of-Pocket Expenses/One Way Economy/ Trip Interruption
- \$3,000.00 Repatriation Expense
- \$2,000,000.00 Aggregate Expense Payable for one Incident