

# SUMMARY OF INSURANCE

## SWIMMING CANADA

December 2024

This Summary of Insurance has been prepared for information purposes only. The insuring agreements, general terms, conditions and exclusions of the actual policy will govern specific application of the various coverages referred to herein. In all cases the actual policy documents will supersede the Summary of Insurance



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# 1. COMMERCIAL GENERAL LIABILITY

**Coverage:****COMMERCIAL GENERAL LIABILITY INSURANCE**

Swimming Canada automatically includes all \*participating member clubs and schools for it's "Commercial General Liability Insurance" (CGL) program. A Club, Region/Section, Coach, Trainer, Judge or Member (registrant) may obtain the benefit of this program but only if they are in good standing. Auxiliary Workers (Volunteers) are also insured under this program. This coverage is primary which means that your homeowner's policy will not be affected should a Swimming related claim be brought against you.

Participating Provinces: , Ontario, New Brunswick, Nova Scotia and Newfoundland

**Insurer:**

Markel International

**Policy N°:**

CAS578688-03

**Term:**

From December 1<sup>st</sup>,2024 to December 1<sup>st</sup>, 2025

**Limits:**

Amount	Description
\$7,000,000	Bodily Injury and Property Damage Liability each occurrence limit
\$7,000,000	Personal & advertising injury liability (any one person/organization and aggregate)
\$2,500	Medical expense limit (any one person) (any one occurrence)
\$7,000,000	Tenants legal liability (any one premises)
\$7,000,000	Non-Owned Automobile Insurance (any one accident)
\$1,000,000	Errors & Omissions Liability
\$2,000,000	Abuse Coverage Sub-Limit Endorsement (Occurrence/aggregate)
\$50,000	Disease & Contagion Defence Cost Coverage Extension(per Occurrence)

**Annual Aggregate Limits:**

Amount	Description
\$7,000,000	Products/Completed Operations
\$7,000,000	Personal and Advertising Injury
\$2,000,000	Abuse Coverage Sub-Limit Endorsement (Occurrence/aggregate)
\$250,000	Disease & Contagion Defence Cost Coverage Extension

**Deductibles:**

<b>Amount</b>	<b>Description</b>
\$1,000	On bodily injury / Property damage / expense
\$1,000	On tenants legal liability
\$1,000	On legal liability for damages to hired automobiles
\$1,000	On errors and omission / Wrongful acts

**Currency :**

CAN

**Territory :**

World-wide territory with suits brought in Canada only

**Named Insured to Include :**

Swimming Canada, Provincial Associations participating in the program, Affiliated Leagues, Clubs and/or, Teams their Officers, Directors, Coaches, Officials, Players (registrants), Auxiliary Workers, Employees and Volunteers.

**The Operations Of The Insured Include :**

- All Games and Practices
- Training camps
- Fund raising activities
- Provincial Tournaments
- National Tournaments
- World Championships
- Social Events (fundraising)
- Club, Provincial and National Meetings

**Major Exclusions :**

Asbestos, Fungi and Fungal Derivatives, Nuclear Energy Liability, Pollution, Professional Liability, Terrorism, War Risks, Virus, Bacteria Disease and Contagion Exclusion

**Including :**

- Premises and operations
- Errors and Omission Liability \$1,000,000 / Aggregate limit \$1,000,000 - \$500 deductible
- Intentional injury in defence of property or persons
- Employees and Volunteers as Additional Insureds
- Incidental malpractice
- Contingent Employee benefits liability- \$1,000,000. (annual aggregate)
- Host liquor liability (upon request)
- Cross liability / Severability of interest
- Legal liability for damage to hire automobiles - \$50,000 - \$1,000 ded
- Certificate holder added as additional insured
- Interest before and after judgement
- Injury to Spectators

**Claims Reporting :**

Any incident involving bodily injury or property damage must be reported as soon as possible to SWIMMING CANADA at: 307 Gilmour Street Ottawa, Ontario K2P 0P7

**Excess Policy:**

Swimming Canada obtained an Excess policy with Strategic Underwriting Managers Inc.(Policy number SUM-EXC-24967-002) which became effective on December 1, 2017. The limit of insurance is \$3,000,000 XS \$7,000,000 which brings the total limit of liability for both policies to \$10,000,000.

**Reminder :**

These coverages are available ONLY to the provinces that are participating in the SWIMMING CANADA Insurance Program.  
This document is a summary of the coverages provided. The actual terms and conditions governing this insurance policy will be found in the master policy filed with SWIMMING CANADA.

## 2. DIRECTORS AND OFFICERS LIABILITY

**Named Insured:** Swimming Canada, its Participating Provincial offices as well as their member clubs.  
Participating Provinces: Ontario, New Brunswick, Nova Scotia and Newfoundland

**Coverage:** DIRECTORS AND OFFICERS LIABILITY for non-profit organizations.  
Directors & Officers liability Insurance covers the Directors, Officers and Employees for their exposure for the manner in which they conduct the affairs of the Association. The policy covers defense costs, damages caused by wrongful acts that are not excluded by the policy, as well as administrative errors and omissions.

**Insurer:** Intact

**Policy N°:** 374-3989

**Term:** From December 1<sup>st</sup>, 2024 to December 1<sup>st</sup>, 2025

**Limits:**

Amount	Description
\$2,000,000	A. Insured Person Non-Indemnifiable Liability
\$2,000,000	B. Insured Person Indemnifiable Liability – Deductible: \$1,000
\$2,000,000	C. Insured Organization Liability – Deductible \$1,000
\$2,000,000	D. Employment Practices Wrongfull Act – Deductible \$1,000
\$2,000,000	E. Fiduciary Wrongful Act – Deductible \$1,000

**Annual Aggregate Limits:**

Amount	Description
\$2,000,000	Per policy period for all insureds combined

**Currency:** CAN

**Coverage applies to :** Directors and Officers (D&O) liability insurance, covers Swimming Canada provincial associations, regions, sections and includes their non-profit clubs/schools, that are participating in the program

**Examples that can trigger a claim under this D&O insurance are as follows:**

- Employee discrimination
- Wrongful dismissal
- The Activities of volunteers and or employees
- The Enforcement of the Association's or Government regulations
- Providing advice to members
- Unpaid wages
- Uncollected withholding taxes
- Administrative errors and omissions.

# 3. ACCIDENTAL DEATH & DISMEMBERMENT

**Coverage:** ACCIDENTAL DEATH & DISMEMBERMENT  
**Insurer:** AIG  
**Policy N°:** SRG 912 9131  
**Term:** From December 1<sup>st</sup>, 2024 to December 1<sup>st</sup>, 2025

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Accidental Death		\$50,000
Dismemberment, loss of use of Limbs, paralysis		\$100,000
Fractures (scheduled benefits)	up to	\$1,200
Accidental Para-Medical Treatment	up to	\$15,000
Dental Expense	up to	\$2,000
Dentures or Bridgework	up to	\$500
Eye Glasses/Contact Lenses		\$100
Emergency Travel;	By land (ambulance)=	\$1,000
	By taxi=	\$50
Repatriation Benefit	up to a maximum of	\$15,000
Rehabilitation Benefit	up to a maximum of	\$15,000
Tutorial Service:	20.00\$ per hour maximum of	\$2,000
Identification Benefit	up to a maximum of	\$5,000
Family Transportation	up to a maximum of	\$15,000
Occupational Training	up to a maximum of	\$3,000
Physiotherapy:	35.00\$ per treatment maximum of	\$350
Chiropractic treatment	35.00\$ per treatment maximum of	\$350

The company will pay the necessary expenses incurred within 52 weeks after the date of the accident up to as per the schedule of coverages mentioned above.

\*Class I: All active members of Swimming Canada under the age of 80  
 \*Class II: All Trial swimmers upon receipt of written notification under the age of 80.  
 \*Class III: Volunteers under the age of 80  
 \*Class IV: Auxiliary workers of the policyholder whose names are in file with the policyholder under the age of 80  
 \*Class V All active members of Swimming Canada between the age of 80 and 90  
 Principal sum of \$25 000

**IMPORTANT :** The rate is \$0.24 per person. A deposit premium will be charged at the beginning of each policy period and will be adjusted at the end of each term.

It is also important to note that the principal sum is not identical to the ones provided to participants/volunteers under the age of 80 years old.

<b>Claims reporting:</b>	A notice of claim must be forwarded to Swimming Canada, within 30 days of the accident. Please attach original receipts (if any) to the claim form.
<b>Some Important Exclusions :</b>	Masseur, Repair/replacement of eyeglasses/contact lenses, medical services rendered by medical professionals that are employed or engaged by the policy holder.
<b>Note:</b>	<p>These coverages are available ONLY to the provinces that are participating in the Swimming Canada Insurance Program for the current policy period.</p> <p>This document is a summary of the coverage provided only. The actual terms and conditions governing this insurance policy will be found in the master policy filed with Swimming Canada.</p>

## 4. EMERGENCY OUT OF PROVINCE MEDICAL EXPENSES

For trip durations not exceeding 60 days.

The company will cover medical expenses for illness or accidental injury necessitating medical treatment by a physician. Note that a pre-existing injury or illness is not covered under this policy.

The injury must occur (and the illness must manifest itself) during the period of coverage.

The company will pay 100% of covered expenses for hospital medical services, surgical services.

These are some of the coverages that are payable (in brief format).

- Hospital, room and board (semi-private) - X-rays, lab tests, oxygen, blood transfusions
- Diagnosis, treatment and surgery by a physician - Physiotherapy (licensed physiotherapist)
- Cost/administration of anesthetics - Dressings, drugs (obtainable only by prescription)

### **SOME IMPORTANT EXCLUSIONS :**

Pre-existing injury or illness, services, treatment or supplies which were not recommended by a physician, sickness resulting from pregnancy, childbirth or miscarriage, miscarriage resulting from accident, routine medical services, cosmetic/plastic surgery except as a result of an accident, elective surgery that can be postponed, mental/nervous disorders, injuries/illness caused by alcohol or any drug or narcotic agent.

The maximum payable is \$500,000 per Eligible Person.



**THIS DOCUMENT WAS ISSUED AT:**

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