

# Insurance 101

## Term of Coverage

- July 1, 2011 to July 1, 2012

## Who Is Insured?

- Gymnastics Ontario and Member Clubs including Executives, Managers, Coaches, Directors, Officers, Officials, Employees, Participants & Volunteers while acting on behalf of the association.

## What is Covered?

- Gymnastics activities as approved / sanctioned by Gymnastics Ontario.  
Core areas include; activities of your club such as club practices, training camps, demonstrations, inter-club/regional competitions, bring a friend, birthday parties & drop-in nights, year-end banquets; provincial competitions, provincial teams attending national competitions.

## What are we Covered For?

- **Commercial General Liability** - This coverage is designed to pay all sums you become legally obligated to pay as compensatory damages for Bodily Injury or Property Damage caused to a "third party" by you, while participating in a sanctioned gymnastic activity.

This coverage also covers your legal liability for "injury to participants" that results from your clubs or individual club member's negligence. In addition to this, a club "member" is entitled to make a claim against another "member" in the event of bodily injury sustained.

- **Errors & Omissions Liability** - This coverage protects your club or individual club member against professional liability for damages resulting from a negligent act, error or omission arising out of the conduct of your business.
- **Directors' & Officers' Liability** - This coverage protects the Directors' & Officers of your club from claims arising from wrongful acts or breaches of duty committed, or allegedly committed, by them while performing their duties.
- **Sport Accident** - Provides coverage for "out of pocket expenses" due to an insured member who has sustained an injury while participating in a sanctioned gymnastic activity. Accident coverage applies to members only (birthday party and drop-in participants are not covered).

This coverage is applicable in Canada and is for costs not insured by a Provincial Medical Plan, or Private Healthcare Plan including crutches, splints, medical braces, emergency ambulance, physiotherapy, prescription drugs for the injury, dental accident reimbursement, dentures, removable teeth, hearing aids, eyeglass and contact lenses injuries, emergency transportation, permanent total disability, accidental death & dismemberment, rehabilitation, tuition benefit, repatriation, prosthetic appliances, fracture, dislocation, tendon severance and miscellaneous indemnity benefits, weekly income - total disability etc., incurred within 52 weeks of the accident.

This coverage applies to "accidents" where a time and place of the injury can be specified at a sanctioned gymnastic activity. It does not apply to overuse or "wear and tear" injuries.

The insured member must have required and received medical/dental treatment commencing within 30 days of the accident.

Notice of your accident must be received by your Insurance Broker, Pearson Dunn Insurance Inc. within 30 days of the accident date and claim documentation within 90 days from the date of accident.

*The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms.*

*Underwritten by GameDay Insurance Inc/AVIVA Insurance Company of Canada*