

Ontario Artistic Swimming & Member Clubs

Insurance Renewal

April 1, 2020 - April 1, 2021

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Gallagher

Insurance | Risk Management | Consulting

Commercial General Liability

Insureds Name:	Ontario Artistic Swimming & Member Clubs		
Mailing Address:	89 Galaxy Blvd., Unit 12, Etobicoke, ON M9W 6A4		
Description of Operations:	Sanctioned activities of the Named Insured with respect to activities to support the sport of Artistic Swimming		
Coverage	Deductible		Limit
Commercial General Liability Form			
CGL Each Occurrence Limit			\$10,000,000
CGL Per Occurrence Deductible			
Property Damage	\$500		
Bodily Injury	\$500		
Personal Injury & Advertising Liability			\$10,000,000
Voluntary Medical Payments - 3 ^d Party (any one person)			\$10,000
Products & Completed Operations Aggregate			\$10,000,000
Participant Liability			Included
Employers Liability Extension			\$10,000,000
Premises, Property, and Operations Liability			Included
Blanket Contractual			Included
Incidental Medical Malpractice (Non-professionals)			Included
Tenants Legal Liability (any one premises)	\$500		\$2,000,000
Errors & Omissions Liability Per Occurrence	\$500		\$5,000,000
Form # 908000-01 Non-profit Org.'s Directors' & Officers' Liability Form			
A- Directors' & Officers' Liability, aggregate	\$1,000		\$5,000,000
B- Employment Practices Liability, aggregate	\$1,000		\$5,000,000
C- Outside Directorships Liability, aggregate			
(Ontario Artistic Swimming only – see additional information for club D&O purchased separately)			
SPF Non-Owned Automobile			\$10,000,000
SEF 94 – Legal Liability for Physical Damage to Non-Owned Automobiles	\$1,000		\$50,000
SEF 99- Excluding Long Term Leased Vehicles			Included
OEF 98B- Reducing Coverage for Lessees			Included
Additional Insured- Blanket Basis			Included
Cross Liability Clause			Included
15 Day Cancellation Notice			Included
Legal Defense Expenses – Annual Aggregate	\$500		\$25,000
(Ont. Artistic Swimming only – does not extend to clubs)			
Contractors as Employees Endorsement (Coaches)			Included
Abuse Exclusion			Included
Communicable Disease Exclusion			Included

Sport Accident

Coverage	Limit of Insurance
Sport Accident:	
Principal Amount	\$50,000
Fracture Indemnity Amount	\$1,000
Dental Accident Reimbursement	\$10,000
Dentures, Removable teeth, hearing aids, eyeglasses & contact lenses	\$200
Emergency Transportation – any one Insured Person	\$50
Family Transportation – any one Insured Person	\$2,500
Medical Expense Reimbursement – any one Insured Person	\$15,000
Prosthetic Appliances – any one Insured Person	\$3,000
Rehabilitation – any one Insured Person	\$3,000
Repatriation – any one insured person	\$5,000
Tuition Benefit – any one Insured Person	\$2,000
Aggregate Limit Payable for any one Accident	\$1,000,000
Weekly Income – waiting period of 30 days	\$100

Coverage Summary

Coverage	Deductible	Limits
Commercial General Liability	\$500	\$10,000,000
Directors & Officers Liability	\$1,000	
Employment Practices Liability (EPL)	\$1,000	**\$5,000,000
(Ont. Artistic Swimming Association)		**\$5,000,000
Directors & Officers Liability	\$1,000	**\$5,000,000
Employment Practices Liability (EPL)	\$1,000	**\$5,000,000
(Clubs – As purchased only, per list as on file with Insurer)		
Sport Accident Policy	Not Applicable	\$50,000

As of December 2, 2020 OAS Association including all clubs that carry Directors & Officers Liability coverage through this program have \$5,000,000 Directors & Officers Liability limit including \$5,000,000 Employment Practices Liability. Prior to this, OAS and several clubs had a \$2,000,000 D&O limit, which were increased to \$5MM as various dates in 2020 and added EPL for clubs that carry D&O already