

Ontario Artistic Swimming and Member Clubs

Insurance Summary

April 1, 2024 to April 1, 2025

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Gallagher

Insurance | Risk Management | Consulting

Commercial General Liability

Insureds Name:	Ontario Artistic Swimming & Member Clubs		
Mailing Address:	83 Galaxy Blvd., Suite 2, Etobicoke, ON M9W 5X6		
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 Bodily Injury	\$1,000 \$1,000	
Personal Injury & Advertising Liability			\$10,000,000
Voluntary Medical Payments - 3 rd 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)	\$1,000		\$250,000
Errors & Omissions Liability	\$1,000		\$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			
<i>(Ontario Artistic Swimming only – see additional information for club D&O purchased separately)</i>			
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
30 Day Cancellation Notice			Included
Legal Defense Expenses – Annual Aggregate (Ont. Artistic Swimming only – does not extend to clubs)	\$1,000		\$25,000
Contractors as Employees Endorsement (Coaches)			Included
Abuse	\$1,000		\$500,000
Contagious Disease Exclusion			Included
Cyber Risk Exclusion			Included
Liquor Liability Exclusion			Included
Electronic Data Exclusion			Included
Sanctions 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	\$1,000	\$10,000,000
Directors & Officers Liability (Ontario Artistic Swimming Association)	\$1,000	\$5,000,000
Directors & Officers Liability (OAS Clubs – As purchased only, per list as on file with Insurer)	\$1,000	\$5,000,000
Sport Accident Policy	Not Applicable	\$50,000