

# ASA Insurance

(As of May 2009)

The Alberta Soccer Association provides Insurance coverage for all registered members including Players, Coaches, Staff, Volunteers, Board members and Officials.

Initial Insurance coverage should be directed to the ASA Office at 780-474-2200.

[2009 ASA Insurance Certificate](#)

## **ASA Insurance Coverage Summary**

Alberta Soccer covers its Members with Commercial General Liability, Sport Accident and Excess Travel (out-of-country is now a mandatory purchase) Insurance protection.

The ASA Insurance policies apply specifically to registered players, coaches, referees, ASA and member Directors, and Staff. Volunteers listed in member's records, and parent volunteers while supervising registered players at sanctioned games, practices, or events. Both indoor and outdoor seasons are covered.

## **Commercial General Liability**

The coverage will pay on behalf of named insured (ASA), and the additional insureds, where applicable, all sums of money which the insureds shall become legally obligated to pay as compensatory damages for actual bodily injuries to participants, spectators, and other members of the public. This also includes property damage the insurer(s) shall become legally obligated to pay. The policy does not cover defense of criminal code charges.

If you, as an ASA Member, are served with a Court-originated statement of claim, you must contact the ASA Office immediately. Please fax this form to the ASA at 780-474-6300. The Insurers will then begin the process of defending you.

## **Activities Covered under the ASA CGL Policy**

This consists of practices, games, tournaments, related training activities and related approved travel. These ALL must be ASA-sanctioned.

There are some valuable extensions to the CGL as well:

Full participant coverage

- Sponsors, Government Departments, Municipalities added as Additional Insureds
- Non-owned Automobile
- Personal Injury (libel, slander, defamation)
- Liquor law liability for sanctioned social events where requested (Annual awards ceremonies & wind-up banquets, it is available on a submission basis)
- Directors and Officers coverage which protects all Directors and Officials for legal liability arising from an alleged or wrongful act in the performance of their duties as such.
- Legal Expenses coverage that do not require compensatory funds (i.e. non-monetary based lawsuits.)

### **Limits of Liability:**

- \$5,000,000 each occurrence and aggregate
- \$250,000 Tenants Legal Liability - all named & un-named locations
- \$1,000 Medical Expenses - per person, \$10,000 per Accident
- \$5,000,000 Non-owned Automobile
- \$5,000,000 Directors & Officers (wrongful acts) Liability
- A \$1,000 Deductible applies

### **Sport Accident Insurance**

If you are injured in a sanctioned game or practice, please fill out the Sport Accident Claim form within 30 days available on this website.

The Sport Accident Insurance Policy is in place to ensure that you are not out-of-pocket for medical expenses incurred through a soccer injury. These are injuries that result in the following losses within 365 days after the date of accident. Please note these amounts are above what would normally be covered by Alberta Health Care, and Private Health Care Plans. The policy does not cover lost wages from employment.

The limits under the Sport Accident Policy are:

### **Type of Coverage/ Sum Insured**

- Loss of Life up to \$25,000
- Permanent Loss / Disablement up to \$50,000

### **For Loss of:**

- The Entire Sight of Both Eyes up to \$50,000
- Speech and Hearing in Both Ears up to \$50,000
- One Hand and the Entire Sight of One Eye up to \$50,000

- One Foot and the Entire Sight of One Eye up to \$50,000
- The Entire Sight of One Eye up to \$33,250
- Speech up to \$33,250
- Hearing in Both Ears up to \$33,250
- Hearing in One Ear up to \$16,667
- All Toes of One Foot up to \$12,250

**For Loss or Loss of Use of:**

- Both Hands up to \$50,000
- Both Feet up to \$50,000
- One Hand and One Foot up to \$50,000
- One Arm up to \$37,500
- One Leg up to \$37,500
- One Hand up to \$33,250
- One Foot up to \$33,250
- Thumb and Index Finger or at least 4 Fingers of One Hand up to \$16,667

**For Total Paralysis of:**

- Both Upper and Lower Limbs (Quadriplegia) up to \$50,000
- Both Lower Limbs (Paraplegia) up to \$50,000
- Upper and Lower Limbs of One Side of Body (Hemiplegia) up to \$50,000

**Prosthetic Devices up to \$3,000**

- Blanket Accident Reimbursement up to \$25,000
- Rehabilitation up to \$5,000
- Tuition up to \$5,000
- Special Treatment Travel Expense up to \$2,500
- Out of Province Medical Accident (inside Canada) up to \$10,000
- Eyeglass, Contact Lens (resulting from injury) up to \$200
- Emergency Transportation up to \$100
- Blanket Dental (including 75% of Future expenses) up to \$10,000
- Dentures / Bridgework up to \$2,500
- Fractures up to \$500
- Babysitting up to \$500
- Youth Wage Loss up to \$1,000
- Repatriation Benefit up to \$10,000
- Family Transportation Benefit up to \$10,000
- Home Alteration and/or Vehicle Modification Benefit up to \$10,000

Aggregate Limit Payable for any one Accident up to \$2,000,000

**Excess Travel Insurance (Mandatory Purchase)**

This is now mandatory and covers all potential injuries on and off the field while outside of Canada. It is also excess of Alberta Health Care and private health care plans so it very important to ensure all members travelling have their health cards with them.

The rate for this coverage is \$1.50 per member per day.

### **Type of Coverage/ Sum Insured**

- Emergency Dental up to \$1,000
- Out of Pocket Expenses (living exp., child care, misc.) up to \$1,500
- Family Transportation Expense up to \$1,500
- Return of Vehicle Expense up to \$1,500
- Return of Deceased Body up to \$25,000
- Aggregate Limit Payable for any one Accident up to \$2,000,000

Please see [www.sports-can.ca/sports](http://www.sports-can.ca/sports) for further details on coverage.

Please note this is a general description of the coverages only and specific terms, conditions and exclusions will apply. Please contact the broker for any specific questions.

### **Contact Information**

#### 1. Insurance Broker:

- Marsh Canada Ltd. (Calgary)
- Trent Meyer 403.476.3380
- Colleen Kahut-Seminuk 403.476.3419
- Deb Foster 403.476.3533

#### 2. Sport Accident Claims Assistance (Policy Number SC10710):

- Sports-Can Insurance Consultants (Vancouver) 1.800.993.6388

#### 3. Excess Travel Claims Assistance (Policy Number TM00217):

- Contact information will be provided on the certificate that you will have before travel, but just in case:
- Cunningham Lindsey Canada (24 hours) 1.800.235.8784 (Canada & U.S)
- Sports-Can Consultants (Vancouver) 1.800.993.6388