

Summary of Sports Accident Policy:

The Accident policy indemnifies that each insured person who sustains Bodily Injury suffered directly by an accident as defined in the policy independent of any sickness or other cause while playing or taking part in practicing or training in a “**sanctioned event**”. Those insured include all Amateur Members participating as Players, Managers, Coaches, Trainers and Officials of affiliated teams being the members of the insured association.

The plan covers all accidents to:

- Members participating in a practice or competition in the sport under the supervision and direction of the Governing Body;
- Members being transported with other player members and group to or from the place of such practice or game; which is organized under the supervision and direction of the Governing Body and;
- Members while riding as a passenger, with other player members and group, under the supervision and direction of the Governing Body, on a multi engine transport type aircraft operated by a licensed airline maintaining published schedules or a licensed charter airline; to or from the place of such practice or game.

Covered Sanctioned Events:

For both the Accident and Commercial General Liability policies shall mean all games, competitions or sports demonstrations run by the insured association or by member clubs authorized by the insured association including related training at sites of events and club premises. Social events of a year-end awards banquet (non-alcohol) are also included.

Non Sanctioned Events per our insurance policy:

All other activities such as raffles, fund-raisers, concession stands, hosting/running national championships, adult dances, golf tournaments, beer gardens, maintenance of a stadium and/or field etc are not sanctioned events and are not covered under our sports accident policy.

Medical expenses for injuries sustained outside Canada are NOT covered under this policy.

What to do in the Event of a Claim:

It is the responsibility of the insured to get an Athletic Accident Claim Form from the Association or Club Executive. (Claims Form online at www.allsportinsurance.com).

The insured or parent/guardian shall complete fully the front portion concerning the accident particulars.

The Insured shall submit the completed claim form to the association or executive for signed certification.

The Insured shall be responsible to forward to All Sport Insurance Marketing Ltd. the completed form for payment.

For dental claims, the Insured shall have the attending dentist complete applicable portions.

For claims requiring a report from a Doctor, Chiropractor, Osteopath, etc., the Insurer will forward the necessary forms to you on receipt of the completed Athletic Accident Claim Form.

The Insurer should be notified within 30 days and proof of claim, including a report from the attending dentist or doctor, must be submitted within 90 days of the date of the accident.

Forms applicable should be forwarded to:

Allsport Insurance Marketing Ltd.
107 – 1367 West Broadway
Vancouver, B.C. V6H 4A9

Note: This policy shall not pay benefits that are available under any Government Health Plan (whether enrolled or not) or any other Insurance plan that the insured person has that would pay the expense.

These are only summaries of insurance coverage and are descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the Master Policy as issued.