

SUMMARY OF INSURANCE

SWIMMING CANADA

February 24th 2017

This Summary of Insurance has been prepared for information purposes only. The insuring agreements, general terms, conditions and exclusions of the actual policy will govern specific application of the various coverages referred to herein. In all cases the actual policy documents will supersede the Summary of Insurance



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1. COMMERCIAL GENERAL LIABILITY

Coverage: COMMERCIAL GENERAL LIABILITY INSURANCE
 Swimming Canada automatically includes all member clubs and schools in its "Commercial General Liability Insurance" (CGL) program. A Club, Region/Section, Coach, Trainer, Judge or Member (registrant) may obtain the benefit of this program but only if they are in good standing. Auxilliary Workers (Volunteers) are also insured under this program. This coverage is primary which means that your homeowner's policy will not be affected should a Swimming related claim be brought against you.

Insurer: Everest Insurance Company of Canada

Policy N°: E2SA000021

Term: From December 1st,2016 to December 1st, 2017

Limits:	Amount	Description
	\$7,000,000	Bodily Injury and Property Damage Liability each occurrence limit
	\$7,000,000	Personal & advertising injury liability (any one person/organization and aggregate)
	\$2,500	Medical expense limit (any one person)
	\$25,000	(any one occurrence)
	\$1,000,000	Tenants legal liability (any one premises)
	\$7,000,000	Non-Owned Automobile Insurance (any one accident)

Annual Aggregate Limits:	Amount	Description
	\$5,000,000	Products/Completed Operations
	\$7,000,000	Personal and Advertising Injury

Deductibles: Canada

Amount	Description
\$500	On bodily injury / Property damage / expense
\$500	On tenants legal liability
\$1,000	On legal liability for damages to hired automobiles
\$1,000	On errors and omission / Wrongful acts

Currency: CAN

Territory: World-wide territory with suits brought in Canada only

Named Insured to include: Swimming Canada, Provincial Associations participating in the program, Affiliated Leagues, Clubs and/or, Teams their Officers, Directors, Coaches, Officials, Players, Auxiliary Workers, Employees and Volunteers, participating in the program.

The operations of the insured include:

- All Games and Practices
- Training camps
- Fund raising activities
- Provincial Tournaments
- National Tournaments
- World Championships
- Social Events (fundraising)
- Club, Provincial and National Meetings

Major Exclusions: Asbestos, Fungi and Fungal Derivatives, Nuclear Energy Liability, Pollution, Professional Liability, Terrorism, War Risks

Including:

- Premises and operations
- Errors and Omission Liability \$1,000,000 Each other / Aggregate limit \$1,000,000
- Intentional injury in defence of property or persons
- Employees and Volunteers as Additional Insureds
- Incidental malpractice
- Contingent Employee benefits liability- \$1,000,000. (annual aggregate)
- Host liquor liability (upon request)
- Cross liability / Severability of interest
- Legal liability for damage to hire automobiles - \$50,000
- Certificate holder added as additional insured
- Interest before and after judgement
- Injury to Spectators

Claims reporting: Any incident involving bodily injury or property damage must be reported as soon as possible to SWIMMING CANADA at: 307 Gilmour Street Ottawa, Ontario K2P 0P7

Note These coverages are available ONLY to the provinces that are participating in the SWIMMING CANADA Insurance Program.

This document is a summary of the coverages provided. The actual terms and conditions governing this insurance policy will be found in the master policy filed with SWIMMING CANADA.

2. DIRECTORS AND OFFICERS LIABILITY

Coverage: DIRECTORS AND OFFICERS LIABILITY
 Directors & Officers liability Insurance covers the Directors, Officers and Employees for their exposure for the manner in which they conduct the affairs of the Association. The policy covers defense costs, damages caused by wrongful acts that are not excluded by the policy, as well as administrative errors and omissions.

Insurer: GCNA

Policy N°: 120994

Term: From December 1st,2016 to December 1st, 2017

Limits:	Amount	Description
	\$2,000,000	(a) Limit of Liability each Policy Period under Insuring Agreements A, B and C
	\$2,000,000	(b) Limit of Liability each Policy Period under Insuring Agreement D Medical expense limit
	\$250,000	(c & d) Limit of Liability each Policy Period under Insuring Agreement E i) and ii)
	\$2,000,000	(e) Limit of Liability each Claim for Wrongful Employment or Membership Practice
	\$1,000,000	ADDITIONAL LIMIT OF LIABILITY – INSURED PERSONS ONLY /Dedicated ADDITIONAL LIMIT OF LIABILITY under Insuring Agreement A only.

Annual Aggregate Limits:	Amount	Description
	\$2,000,000	(f) Aggregate limit of liability each Policy Period under Insuring Agreements A, B, C, D, E i) and E ii) including Wrongful Employment or Membership Practice.

	Description
A)	Personal Insurance
B)	Entity Indemnification Insurance
C)	Entity Insurance
D)	Fiduciary Insurance
E)	Derivative Demand and Crisis Costs.

Deductibles:

	Amount	Description
a)	\$5,000	Each Loss under Insuring Agreement B.
b)	\$5,000	Each Loss under Insuring Agreement C
c)	\$5,000	Each Loss under Insuring Agreement D ii)
d)	\$5,000	Each Loss under Insuring Agreement D iii)
e)	\$5,000	Each Derivative Demand under Insuring Agreement E i)
f)	\$5,000	Each Loss for Wrongful Employment or Membership Practice.

Currency:

CAN

Coverage applies to :

Directors and Officers (D&O) liability insurance, covers Swimming Canada provincial associations, regions, sections and includes their non-profit clubs/schools, that are participating in the program

Examples that can trigger a claim under this D&O insurance are as follows:

- Employee discrimination
- Wrongful dismissal
- The Activities of volunteers and or employees
- The Enforcement of the Association's or Government regulations
- Providing advice to members
- Unpaid wages
- Uncollected withholding taxes
- Administrative errors and omissions.
- The insured's that would fall under this type of insurance are as follows:

The operations of the insured include:

- All Games and Practices
- Training camps
- Fund Raising Events
- Provincial Tournaments
- National Tournaments
- World Championships
- Social Events
- Club, Provincial and National Meetings

3. ACCIDENTAL DEATH & DISMEMBERMENT

Coverage: ACCIDENTAL DEATH & DISMEMBERMENT

Insurer: AIG

Policy N°: SRG 912 9131

Term: From December 1st,2016 to December 1st, 2017

Accidental Death		\$50,000
Dismemberment, loss of use of Limbs, paralysis		\$100,000
Fractures (scheduled benefits)	up to	\$1,200
Accidental Para-Medical Treatment	up to	\$15,000
Dental Expense	up to	\$2,000
Dentures or Bridgework	up to	\$500
Eye Glasses/Contact Lenses		\$100
Emergency Travel;	By land (ambulance)=	\$1,000
	By taxi=	\$50
Repatriation Benefit	up to a maximum of	\$15,000
Rehabilitation Benefit	up to a maximum of	\$15,000
Tutorial Service:	20.00\$ per hour maximum of	\$2,000
Identification Benefit	up to a maximum of	\$5,000
Family Transportation	up to a maximum of	\$15,000
Occupational Training	up to a maximum of	\$3,000
Physiotherapy:	35.00\$ per treatment maximum of	\$350
Chiropractic treatment	35.00\$ per treatment maximum of	\$350

The company will pay the necessary expenses incurred within 52 weeks after the date of the accident up to as per the schedule of coverages mentioned above.

*Class I: All active members of Swimming Canada under the age of 70.

*Class II: All Trial swimmers upon receipt of written notification under the age of 70.

*Class III: Volunteers under the age of 70

*Class IV: Auxiliary workers of the policyholder whose names are in file with the policyholder under the age of 70

IMPORTANT : In order to be able to include registrants or volunteers that are over 70 years old (maximum ____ years old), all provinces must report, to Swimming Canada, the names of the individuals along with their dates of birth. Swimming Canada will then provide the information to BFL CANADA. The rate is \$0.24 per person. A deposit premium will be charged at the beginning of each policy period and will be adjusted at the end of each term.

It is also important to note that the coverages are not identical to the ones provided to participants/volunteers under the age of 70 years old. More information to follow.....

Claims reporting: A notice of claim must be forwarded to Swimming Canada, within 30 days of the accident. Please attach original receipts (if any) to the claim form.

Some Important Exclusions Masseur, Repair/replacement of eyeglasses/contact lenses, medical services rendered by medical professionals that are employed or engaged by the policy holder.

Note: These coverages are available ONLY to the provinces that are participating in the Swimming Canada Insurance Program for the current policy period.

This document is a summary of the coverage provided only. The actual terms and conditions governing this insurance policy will be found in the master policy filed with Swimming Canada.

4. EMERGENCY OUT OF PROVINCE MEDICAL EXPENSES:

For trip durations not exceeding 60 days.
The company will cover medical expenses for illness or accidental injury necessitating medical treatment by a physician. Note that a pre-existing injury or illness is not covered under this policy.

The injury must occur (and the illness must manifest itself) during the period of coverage.

The company will pay 100% of covered expenses for hospital medical services, surgical services.

These are some of the coverages that are payable (in brief format).

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| -Hospital, room and board (semi-private) | -X-rays, lab tests, oxygen, blood transfusions |
| -Diagnosis, treatment and surgery by a physician | -Physiotherapy (licensed physiotherapist) |
| -Cost/administration of anesthetics | -Dressings, drugs (obtainable only by prescription) |

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SOME IMPORTANT EXCLUSIONS

Pre-existing injury or illness, services, treatment or supplies which were not recommended by a physician, sickness resulting from pregnancy, childbirth or miscarriage, miscarriage resulting from accident, routine medical services, cosmetic/plastic surgery except as a result of an accident, elective surgery that can be postponed, mental/nervous disorders, injuries/illness caused by alcohol or any drug or narcotic agent.

The maximum payable is \$500,000 per Eligible Person.

THIS DOCUMENT WAS ISSUED AT:

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Montréal, Québec H3A 1G1