

Ontario Soccer Commercial General Liability Insurance

Frequently Asked Questions

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FAQs

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1. Who is HUB International?

HUB International is the insurance broker responsible for arranging the insurance program for the Ontario Soccer and its members. For more information about HUB International, you can visit our website at www.hubinternational.com

2. What type of insurance is provided by the Ontario Soccer to its members?

Included with ONTARIO SOCCER membership fees is Liability Insurance and Accident Insurance.

3. What is the purpose of General Liability and Accident Insurance coverage?

The primary purpose of the General Liability policy is to protect against lawsuits from individuals alleging that the sports organization and/or its members have negligently caused "bodily injury" to a player or spectator. The policy also covers other types of lawsuits such as "property damage", "personal injury" (libel & slander) and Non Owned Automobile liability. The policy does not cover expenses related to criminal charges brought against a member of the association regardless of the nature of the charge(s).

The Accident Policy is designed to reimburse a member in good standing who suffers a covered injury/death while participating in an Ontario Soccer Sanctioned Activity. The Accident Policy is designed to provide coverage to those members who do not have access to another health insurance plan or to supplement existing health insurances.

4. Who is considered an 'insured' under the General Liability policy?

Coverage is provided for the Association itself and Members registered in good standing with the Ontario Soccer, but only while participating in activities sanctioned by the Ontario Soccer.

Also considered 'Insured's' under the liability program are referees, coaches, managers, officials, administrators and volunteer workers, but only for acts within the scope of duties performed on behalf of the Ontario Soccer.

5. What activities are covered?

Coverage is provided for all Ontario Soccer sanctioned leagues, tournaments, camps and clinics. Coverage also includes training and development of Ontario Soccer sanctioned referees.

6. Are Club/League/District fundraisers covered under the General Liability Policy?

No. The Ontario Soccer Program does not provide Liability coverage for fundraisers. However, coverage for fundraising events that do not involve the sale/distribution of alcohol is provided under the Ontario Soccer ClubCombo Program which each Club/League/District has the option to purchase. Information on the ClubCombo Program is available at <https://www.hubinternational.com/en-CA/programs-associations/ontario-soccer-association/> under the "ClubCombo Insurance Policy" tab.

7. Our club has been asked to provide Proof of Insurance or a Certificate of Insurance. What is the process for obtaining this document?

- Complete a “Certificate of Insurance Request Form” which can be downloaded from the website.
- Upon completion, forward the form to your district.
- The district will then email the form to HUB (Attn: OntarioSoccerinsurance@hubinternational.com). HUB has committed to process Certificate requests within 24 hours and email the Certificate back to the district, which, in turn, will email it to the requesting club.

PLEASE NOTE that only requests submitted on a properly completed “Certificate of Insurance Request Form” will be processed.

8. Are Exhibition Games covered?

Yes, as long as the Ontario Soccer sanctions the game.

9. Is a parent covered if they are driving his or her own children to an event?

No. The program does not provide coverage for parents driving their children to the game/practice because they are, in that circumstance, exercising their parental responsibility not a team duty. However, coverage is in place for volunteers of the association while performing volunteer duties. Therefore, parents associated with a team or performing a specific duty assigned by the team (coach, assistant coach, or other authority) do have insurance coverage under this program.

10. Does the policy provide coverage for lawsuits alleging sexual abuse/molestation?

No. Abuse/molestation is excluded from coverage.

11. Does the policy provide coverage against liquor liability claims?

Yes. There is coverage under the Liability program for defense of liquor related claims but only if:

- they arise in connection with a Club/League/District/Association banquet or awards ceremony;
- Organizers have followed the Ontario Soccer’s Alcohol Service Policies which can be found on the Ontario Soccer’s website; and,
- the Ontario Soccer has approved or sanctioned the event in advance – Not Sanctioned: Not Covered.

Note: Fundraising events involving the sale/distribution of alcohol are not covered under this Liability program. To obtain separate coverage, please contact [Ontario Soccerinsurance@hubinternational.com](mailto:OntarioSoccerinsurance@hubinternational.com).

12. Do US residents registered with Ontario Soccer teams and playing in Ontario have access to the Liability/Accident Insurance Coverage?

The Liability insurers do accept US domiciled players as "members" of the Ontario Soccer, therefore, they have the same access to the Liability program as Canadian members. In regard to the Accident Insurance, US residents are covered under the Ontario Soccer policy, however, the Excess Medical Expense endorsement would not apply. This coverage is intended for Canadian residents only since it designed to "top-up" provincial plans. All other coverage (i.e. Accidental Death and Dismemberment, Paralysis, Family Transportation, Fracture, Funeral Expenses, Home/Vehicle Adaptation, Psychological Therapy, Rehabilitation/Retraining, Repatriation and Tutorial Fees) applies to all eligible insured persons. See section "Who Is Insured?" for a description of eligible insured persons.

13. Are Ontario Soccer Member Clubs/Teams participating in US-based Leagues insured under the Ontario Soccer's Insurance Program?

Yes, provided that their participation has been sanctioned, Ontario Soccer Member Clubs/Teams participating in US-based Leagues are afforded the same coverage available to other members.

14. Are players insured when trying out for an outdoor team during the off-season if they are not registered with that team?

Yes. In the off-season, players are covered when participating in Ontario Soccer Club approved tryouts, training camps and practices with an outdoor team whether or not they are registered with that team. They are not, however, covered if they play in an organized game with a team with which they are not properly registered.

NOTE: As per Ontario Soccer rules, all players who have registered for an outdoor season are insured until May 31 of the following year, e.g., a player registered for an outdoor season would have insurance until May 31.