

# FAQ

## Ontario Volleyball Association Insurance Program FAQ



The following is for information purposes only and subject to the terms, conditions and exclusions of the Ontario Volleyball Association Master policies on file with the OVA. In case of discrepancy, the actual policy will prevail.

Please refer to the OVA Insurance Outline for coverage and limits provided.

### COMPREHENSIVE GENERAL LIABILITY:

**Question:**

What does the OVA liability policy cover?

**Answer:**

It would be lengthy to list all the insuring agreements under the policy, but in many cases inquiries relate to the concept of Liability Insurance. General Liability insurance is designed to protect a registered member of OVA against legal responsibility arising out of a negligent act, or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party.

**Question:**

What activities are covered under the OVA liability policy?

**Answer:**

Only OVA sanctioned events for OVA members are covered under the liability policy.

**Question:**

Does the OVA liability policy provide insurance for tryouts?

**Answer:**

Yes, if the Club is registered for the current season with the OVA. Also, all individuals attending the tryouts must be registered in MRS with at least a tryout player role.

**Question:**

Does the OVA liability policy provide insurance for practices and training games vs. non-OVA teams?

**Answer:**

Yes, if the practice and/or training games are run by a Club that is registered for the current season with the OVA. Please note: Sport Accident coverage will not extend to non-OVA members attending the practices.

**Question:**

Do I need additional insurance for any tournaments that I host independent of the OVA and not sanctioned by the OVA.

**Answer:**

No, if the tournament is run by an OVA Club registered for the current season with the OVA and only OVA teams are participating.

If non-OVA teams are participating, all non-member coaches must meet the mandatory eligibility requirements for OVA coaches per the OVA Coach Eligibility Policy in order for the event to be covered by OVA insurance. These requirements include at a minimum:

- Abiding by the OVA Screening Policy
  - Submit a Level 2 Criminal Record & Judicial Matters Check (CRJMC) or Enhanced Police Information Check (E-PIC) completed within 3 years.
  - Complete the OVA Screening Disclosure Form
- Completing the following training
  - Making Head Way (Free)
  - Coaches Association of Canada Safe Sports Training (Free)

**Question:**

Does the OVA liability policy extend to camps that a club would run in their facility?

**Answer:**

Yes, as long as all individuals and clubs are current registered members of the OVA and the camp is sanctioned by OVA.

**Question:**

Does the OVA liability policy cover if a team travels outside of the Country to play in a tournament?

**Answer:**

Yes, if the club and the players are all registered members of the OVA and they have obtained a letter of good standing from Volleyball Canada to attend the event ( NOTE: this does not include OUT of COUNTRY Medical coverage)

**Question:**

Does the OVA Directors & Officers/Wrongful Acts coverage extend to club level Directors & Officers and/or Club Executives?

**Answer:**

Yes, as long as the Club Directors & Officers and/or Club Executives are registered members of the OVA. In order to be covered, please make sure you are registered under the “Executive” or “Club Director” role in the OVA registration system.

**PARTICIPANT ACCIDENT PROGRAM (Not a Loss of Wage Policy)**

**Question:**

What does the Participant Accident policy cover?

**Answer:**

The Participant Accident policy provides coverage for **registered members** of the OVA when they are participating in a sanctioned OVA event.

**Question:**

Does the Participant Accident policy provide coverage for Athletic Therapy or Physiotherapy?

**Answer:**

Yes, the policy provides reasonable medical expense by a licensed physician, physiotherapist, chiropractor or athletic sports therapist up to the policy limits.

**Question:**

Are volunteers covered under the Participant Accident policy?

**Answer:**

Volunteers will be eligible for Coverage under the Sport Accident policy if they are registered members of the OVA or if they are participating in an OVA sanctioned event.

**Question:**

What is the procedure when an injury occurs?

**Answer:**

The injury is to be reported directly to Ontario Volleyball Association within 30 days from the date of the accident.

## CERTIFICATES OF INSURANCE

### **Applications:**

1. Request for Certificate is submitted by the office of OVA

### **Question:**

When is a Certificate of Insurance required?

### **Answer:**

When third party organizations such as landowners, school boards, sponsors request to be added as additional insured at the tournament/event. The application for a certificate is on file with the OVA. Certificates must be arranged through the OVA.

*If you have any questions, we ask that you direct them through the Ontario Volleyball Association.*