

## Membership Benefits – real case examples

Four examples from over 70 cases of Ontario Soccer membership soccer events that have occurred over the past four years and the related insurance coverage:

1. A player in a recreational league game tackled an opponent from behind causing the victim to fall and strike his head causing serious injury. The injured player sued the perpetrator for \$2,000,000 claiming negligence amongst other stated issues. On review **neither player was registered** with Ontario Soccer and thus Ontario Soccer's liability coverage and legal defense could not respond. The perpetrator was forced to rely on his personal home liability coverage. As this was ultimately outside Ontario Soccer's purview, it is unknown as to whether the personal coverage was sufficient or what the result of the case was.
2. Two **registered** players collided during a league game causing very serious injury to one of them. The injured player sued the perpetrator. Ontario Soccer's insurance responded to defend the perpetrator and the match officials and ultimately paid the \$2,665,000 in damages.
3. A **registered** coach acquired a permit to use the gym in a local school. In order to supervise his players already in the school and still allow late-comers to arrive, the coach placed an orange cone in the entrance doorway to prevent the door from closing and thus allow late-comers to enter. During the game in the gym, a person or persons entered the school through the open door and vandalized the school causing tens of thousands of dollars of damage. Ontario Soccer's insurance responded to legally defend the coach and pay the \$40,000 of damage.
4. A parent attended a soccer practice with her child and slipped on the field causing serious injury. The **registered** club holding the field permit was deemed responsible for the condition of the field. Ontario Soccer's liability insurance responded to defend the club and pay the \$492,000 in damages.

## Membership has its benefits!

For further information, please go to: <https://www.ontariosoccer.net/membership-benefits>



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