

ONTARIO SOCCER ASSOCIATION



INSURANCE PROGRAM OVERVIEW + FAQs

Prepared By:
Partner: Alan Hollingsworth
Account Manager: Amanda Shyhinskyj



HUB International HKMB Insurance Brokers

**595 Bay Street, Suite 900
Toronto, Ontario M5G 2E3
Tel: (416) 597-0008
Fax: (416) 597-0957**

January 2012

OSA INSURANCE PROGRAM SUMMARY

Frequently Asked Questions

Who is HUB HKMB International?

HUB HKMB is the insurance broker responsible for arranging the insurance program for the OSA and its members. For more information about HUB HKMB, you can visit their website at www.HKMB.com.

What type of insurance is provided by the OSA to its members?

Liability Insurance and Accident Insurance

This insurance is arranged by the OSA for its registered members and the cost is included in the registration fee paid by each member.

What is the purpose of the 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 OSA 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.

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 OSA, but only while participating in activities sanctioned by the OSA.

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 OSA.

What activities are covered?

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

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

No. The OSA 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 OSA

ClubCombo Program which each Club/League/District has the option to purchase. Information on the ClubCombo Program is available at www.hkmb.com/clubcombo.

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

1. Complete a "Certificate of Insurance Request Form" which can be downloaded from the website.
2. Upon completion, forward the form to your district.
3. The district will then email the form to HUB HKMB (Attn: osainsurance@hubinternational.com). HUB HKMB 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.

Are Exhibition Games Covered?

Yes, as long as the OSA sanctions the game.

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.

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

No. Abuse/molestation is excluded from coverage.

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 OSA's *Alcohol Service* Policies which can be found on the OSA's website; and,
- the OSA 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 osainsurance@hubinternational.com.

Do US residents registered with OSA 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 OSA, 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 OSA 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.

Are OSA Member Clubs/Teams participating in US-based Leagues insured under the OSA's Insurance Program?

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

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 OSA 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 OSA 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.

Accident (AD&D) Policy

Who is covered?

"Persons Insured" under the program: Registered players, managers, coaches, executives, officials, referees or volunteers in practice or competition in the sport under the supervision and direction of the Policyholder.

When are they covered?

The above participants are covered during sanctioned activities of the OSA, such as games, practices, exhibition games, tournaments and other sanctioned activities.

What is not covered?

Notable exclusions under the accident policy are:

- Loss of wages;
- Loss occurring while the insured is in, entering or exiting any aircraft that is owned, leased or operated by or on behalf of the OSA or while the insured is in any aircraft while acting or training as a pilot or crew member;
- Loss caused by or resulting from the insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions;
- Loss resulting from suicide, attempted suicide or loss that is intentionally self-inflicted;
- Loss caused by or resulting from a declared or undeclared war, but war does not include acts of terrorism;
- Loss caused by or resulting from, directly or indirectly, an insured being intoxicated, at the time of an Accident. Intoxication is defined by laws of the jurisdiction where such Accident occurred;
- Loss caused by or resulting from, directly or indirectly, an insured being under the influence of any narcotic or other controlled substance at the time of an Accident. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a physician.

The Medical Expense Benefit does not apply to the following charges and services:

1. for which the Insured Person has no obligation to pay;
2. eyeglasses, contact lenses and other vision or hearing aids and artificial limbs.
3. for any injury for which Workplace Safety and Insurance Board benefits or occupational injury benefits are payable.

Is the coverage under this policy considered "excess"?

Yes. The Medical Expense coverage is "excess" or the "second payer" and requires other collectable insurance (group medical plan, group blanket plan, governmental plan or program, or coverage provided or required by any law or statute, including automobile "fault" and "no-fault" coverage and Workplace Safety and Insurance Board) to respond first before the "excess" Accident policy will pay any benefits.

Does this policy contain a deductible?

Yes. The insurance plan contains a \$100 deductible with respect to physical therapy or orthopedic appliances.

How does a participant submit a claim in the event that a participant is injured?

Follow the procedures noted below.

HOW TO FILE AN ACCIDENT CLAIM

1. Complete all items on the Accidental Medical Expense Claim Form (available for download on the insurance program website www.hkmb.com/osa).
2. Attach the following documents:
 - Copies of fully itemized medical bills. Itemized bills must show the patient's name, date of service, the type of service rendered, the diagnosis or nature of condition being treated and the provider's name and address.
 - Copies of the Explanation of Benefits from your primary insurance carrier.
 - Attending Physician's Statement (template available for download at www.hkmb.com/osa if your Physician or Dentist has not provided one)
 - Club Authorization Statement (available for download at www.hkmb.com/osa)
3. Send the completed and signed claim form and all required documents to:

CHUBB INSURANCE COMPANY OF CANADA
CLAIMS DEPARTMENT
ONE FINANCIAL PLACE
1 ADELAIDE STREET EAST
TORONTO, ONTARIO M5C 2V9
4. Retain a copy for your records.

You will be contacted by a claim adjuster if additional information or documentation is required.

IF YOU HAVE ANY CLAIM RELATED QUESTIONS PLEASE CALL CHUBB AT 1-800-532-4822.

How long before I get paid or reimbursed?

This is a reimbursement policy, meaning that you will be reimbursed for payments you have made to the medical service provider(s) involved. The service providers will not be paid directly by the insurance company.

Reimbursement of claims may take anywhere from four to six weeks. If there is indication that further receipts related to the same accident will be submitted, the insurance company may choose to wait and process a cheque for all receipts at one time.

Some common causes for delay in payment are:

- if the injured athlete has other insurance (Since this policy is a "second payer", it comes into effect after all other insurance available to the athlete is exhausted);
- the address on the claim form for the athlete is incorrect or incomplete;
- no physicians/dentist's statement or receipts have been received. (Note: a sample physician's/dentist's statement is attached at the end of this document. However, many practitioners have their own forms.);
- there is no indication that the initial treatment was received within ninety (90) days of the accident.

Do I have to wait until I have all of my receipts before submitting my claim?

No. You may submit your claim form and physician's/dentist's statement so that your claim is received as soon as possible. Once your claim has been processed, any receipts can be submitted on an ongoing basis (up to one year after the accident date). The OSA requires you to provide a covering letter with your contact information included when submitting a claim.

Is Physiotherapy (Chiropractic, Athletic or Massage Therapy) Covered?

Yes, once all other insurance available to you is exhausted and provided the therapy is ordered or prescribed by a licensed physician, up to a maximum of \$1,000. Please note that coverage contains a \$100 deductible.

Are knee/ankle etc. braces covered?

Yes provided the orthopedic appliance is ordered or prescribed by a licensed physician, up to a maximum of \$1,000. Please note that coverage contains a \$100 deductible.

Who can complete the Physician's/ Dentist's Statement?

The Physician's/Dentist's Statement must be completed by a licensed physician or dentist.

Does this policy provide coverage to me if I get injured participating in a tournament outside of the province or country?

Yes, coverage applies provided the team with which you are participating in the tournament is representing the OSA or is sanctioned by the OSA and has received the proper permission to travel from the OSA (i.e., Permission to Travel form has been approved by the OSA).

Coverage applies while traveling as a team immediately to and from the covered activity.

If the out-of-province/out-of-country activity is not sponsored by the OSA, please refer to the [Out of Country Emergency Medical Insurance](#) section of HUB HKMB's website to purchase emergency medical coverage while traveling.

Are ambulance charges covered?

Yes, up to a maximum of \$300.

Are dental losses insured under this policy?

Yes provided the treatment is ordered or prescribed by a licensed dentist, up to a maximum of \$1,500.

What if I have a claim related question regarding my coverage and/or the claim process?

Contact CHUBB directly at 1-800-532-4822 and speak with your claims coordinator, Chrishyami Sivaraj.

Added May 2007

Soccer Camps/Training Camps - What is covered under the OSA Insurance Policy?

Criteria that a camp must meet in order to have coverage under the OSA insurance policy:

The Organization running the event must be a registered organization in good standing with the OSA or District Association.

- If not, the event would not be covered and anyone participating in the event would not have insurance coverage under the OSA policy.

All participants participating in the event must be registrants of the OSA.

- If a player is not registered they would not have coverage.
- The other participants (who are registered) would still have coverage.
- The club would jeopardize their insurance coverage if something happened to the non registered player.

Camps must be operated by the Governing Organization in good standing with the OSA or District Association. This includes that all profits made from camp would be retained by the Governing Organization, except for expenses paid for camp including but not limited to facility rentals and instructor honorariums. If a volunteer or coach of the club is running a camp that club must have sanctioned the event in order for the OSA Insurance Policy to trigger. It is strongly recommended that the coach before running an event like this get written confirmation from the club that they have approval to run a camp. The OSA Insurance Coverage does not extend to events operated outside of the OSA jurisdiction.

Only soccer related activities (on field) are covered for camps. Neither the Participant nor the Club would have coverage under the OSA insurance policy for non soccer related activities. This includes but is not limited to overnight stays and other sporting activities while at a camp. The club would be responsible for purchasing an additional insurance policy for the non soccer related activities at the camp.

Instructors at camps would be covered while instructing/participating in soccer related activities at the camp. The only exception is a professional instructor. Professional Instructor is someone that derives the majority of his/her salary as a soccer instructor.

Play Soccer Camps has a separate Accident and Liability Insurance policy and does not trigger the OSA insurance policy.