

# ONTARIO SOCCER ASSOCIATION



## COMMERCIAL GENERAL LIABILITY COVERAGE SUMMARY + DEFINITIONS

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



HUB International HKMB

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

March 2009

# COMMERCIAL GENERAL LIABILITY SPECIFICATIONS

INSURING COMPANY	POLICY	TERM	EXPIRY
Sovereign General through K&K	SGP 401260	12 Months.	October 1/09

## LIMITS:

Bodily Injury and Property Damage	\$5,000,000
Aggregate Limit	None
Annual Aggregate Products / Completed Operations	\$5,000,000
Participant Injury	Included
Concessionaires Liability	Included
Personal Injury	\$5,000,000
Advertising Injury	\$1,000,000
Tenant Legal Liability Limit	\$1,000,000
Fire Fighting Expenses	\$100,000
Employee Benefits	\$1,000,000
Employers Liability	\$1,000,000
Non-owned Automobile Liability	\$5,000,000
Legal Liability for Damage to Hired Automobile	Not Covered
Medical Payments - Per Person	\$2,500

## DEDUCTIBLES:

All Losses	\$1,000
------------	---------

## POLICY FORM INCLUDES:

- Products / Completed Operation
- Owner's/Contractors Protective
- Blanket Contractual
- Contingent Employers Liability
- Employees as Additional Insured's
- Broad Form Property Damage
- Cross Liability/Severability of Interest
- Personal Injury
- Occurrence Property Damage
- Liquor Liability
- Incidental Medical Malpractice
- Non-owned watercraft liability (under 8 meters)
- Medical Payments
- Attached Machinery

## ENDORSEMENTS:

- Abuse/Molestation/Harassment Exclusion
- S.E.F. 96 - Contractual liability Endorsement
- S.E.F. 99 – Excluding Long Term Leased Vehicle
- Additional Insured Extension – Provincial Amateur Sports Federation
- Total Asbestos Exclusion
- Data Exclusion
- Terrorism Exclusion
- Limited Fungi and Fungal Derivatives Coverage
- Territory Worldwide subject to suits brought to North America
- Designated Operations Exclusion
- Fireworks Exclusion
- Excluded Members – Professional Soccer Clubs (This exclusion does not apply to the CPSL or the CSL)

## **KEY COVERAGES DEFINED**

### **Bodily Injury Liability Insurance**

This coverage protects an Insured against legal action (liability) for injury to another person arising from an accident or occurrence.

### **Property Damage Liability Insurance**

Protection against loss from legal action (liability) for damage to the property of others.

### **Aggregate**

A limit, specified in the policy, that is the maximum total amount that the policy will pay for all losses sustained during the policy period.

### **Products Liability/Products Hazard**

Liability for bodily injury or property damage, including loss of use, because of a defect in the product sold or manufactured or the liability incurred by a contractor after he has completed a job as a result of improperly performed work (Completed Operations). This policy has a separate annual aggregate for Product and Completed Operations Hazard.

### **Participant Liability**

Third party insurance, which covers legal liability for damages due to bodily injury to a participant.

### **Concessionaires Liability**

Liability arising out of the operation of concessions or the sale of food/beverage.

### **Personal Injury**

Extends physical or bodily injury to include libel, slander, invasion of privacy, discrimination, false arrest, etc.

### **Advertising Liability**

Legal Liability arising from a company advertising program that results in allegations of libel, slander, defamation, infringement of copyright, invasion of privacy, etc.

### **Tenants Legal Liability Insurance**

Covers the liability imposed as a result of damage to premises leased, loaned or occupied by you.

## **Employers Liability**

Provides protection for the employer for those bodily injuries, whether accident or disease, sustained by employees in the course of employment, not otherwise covered under workers' compensation law.

## **Employee Benefit Liability**

This coverage protects an employer from claims by employees or former employees resulting from negligent acts or omissions in the administration of the employee benefits programs.

## **Non-Owned Automobile Liability (OPCF 6)**

This coverage applies to liability imposed on the Insured for bodily injury and/or property damage to a third party arising from the use of an automobile not owned or licensed in the insured's name, but used in the course of the Insured's business.

## **Medical Payments**

Covers the cost of first aid treatment to a third party regardless of fault.

## **Cross Liability / Severability of Interests**

In the event of suit by one insured against another insured covered under the same policy, this endorsement covers the insured against whom the claim is made in the same manner as if separate policies have been issued. However, this condition does not operate to increase the insurance company's limit of liability.

## **Incidental Medical Malpractice**

Covers the Insured against claims for bodily injury resulting from first aid or medical assistance provided to an injured third party.

## **Blanket Contractual**

Provides legal liability coverage assumed under an insured contract.