

Sport Manitoba Insurance Package

(April 1st, 2016 – March 31, 2017)

If required, please forward this package to the individual responsible for processing the information needed for your association's insurance.

PLEASE COMPLETE THE INSURANCE RENEWAL/APPLICATION FORM AND RETURN IT WITH YOUR **EQUIPMENT SCHEDULE** (IF APPLICABLE) TO:

Barb Smith
Finance Officer, Sport Manitoba
145 Pacific Avenue
Winnipeg, MB R3B 2Z6
925-5645 (Phone); 925-5916 (Fax)
email: barb.smith@sportmanitoba.ca

Included in this package is information that pertains to the following types of insurance for your Sport Association and its Members. **PLEASE KEEP THIS INFORMATION FOR FUTURE REFERENCE.**

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1. **COMMERCIAL GENERAL LIABILITY, LEGAL DEFENSE, DIRECTORS & OFFICERS**
 2. **COMBINATION ACCIDENT / ACCIDENTAL DEATH & DISMEMBERMENT**
(Includes travel accident and sickness insurance – for “out-of-country”.)
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Premiums:

Please refer to the enclosed information for ***estimated premiums*** for each type of insurance. It is difficult to confirm exact premiums until this year's claims history is complete and equipment lists have been updated. Adjustment will also be subject to market conditions. Your total premium will be on your monthly Sport Manitoba invoice in April. If you need further information please contact Barb Smith at 925-5645.

Insurance Renewal/Application Form

1) The Taekwondo Manitoba Inc.

(Name of Association)

hereby renews/applies for the following insurance coverage (please X).

- 1) **General Commercial Liability Policy**
- 2) **Sport Accident Policy**

X
X



General Information

Sport Manitoba Insurance Program

The Sport Manitoba Insurance Program offers the following types of Insurance. By having the following "Sport Group" Insurance Policies, extensive coverage that is specifically designed for sport groups is offered at a good premium rate (better than if independently a sport group was to seek the exact coverage on its own.) The policies are designed to be fair and equitable for all sport groups participating in the Insurance Program. Premiums are determined by historical data and reflect the different risk levels of sport injury occurrence to ensure that lower risk sports do not subsidize higher risk sports.

The types of Insurance available through the Sport Manitoba Insurance Program are as follows.

1. COMMERCIAL GENERAL LIABILITY POLICY

- The main areas of coverage under this policy.

a) Commercial General Liability

b) Directors & Officers (Wrongful Acts/Errors & Omissions) Liability

This is an important area of coverage as most Directors and Officers are volunteers. This section covers their "financial exposure" for the decisions they make.

c) Legal Defense Coverage

- See attached summary of policy for a more detailed explanation of coverage.
- Defense costs are also part of the coverage for all of the above.
- Please note that all coverage is subject to the terms and conditions of the policy wording.

2. SPORT ACCIDENT POLICY

- This policy combines both the **Accident** Insurance and the **Accidental Death and Dismemberment** Insurance programs into one, with the premium being lower than if the two were applied for separately.
- **IT INCLUDES OUT OF PROVINCE ACCIDENT COVERAGE AS WELL AS TRAVEL ACCIDENT AND SICKNESS COVERAGE FOR OUT OF COUNTRY (WORLDWIDE).** Please note with respect to transportation expenses: When out of Canada, if required to return separately before or after the team returns due to an accident or illness, the extra expenses incurred would be covered. Extra expenses incurred as a result of the same would not be covered if within Canada.
- Expenses covered include: chiropractor, physiotherapist, athletic therapist, massage therapist and osteopath services; crutches, splints, orthotic devices, trusses, medical braces (for every day wear/rehabilitation purposes); rental of wheelchair or hospital bed; prescription drugs; cast and cast materials; licensed ambulance service and hospital services (for which benefits are not provided by any Federal or Provincial Government Hospital Insurance Plan); eyeglass and contact lens expense (resulting from injury); and dental accident reimbursement.

- Based on claims history over the past several years and in an attempt to keep the overall rates increases to a minimum, please be advised that effective April 1, 2016, the rates within the Sport Accident Policy for all therapy will be changed to \$50.00 per visit with a maximum of \$2,000.00 per accident over a 52 week period from date of the accident. This includes physiotherapy, athletic therapy, chiropractor, massage therapy and osteopath As per below, this is the **SECOND PAYER** to any other coverage available to the individual (employee benefits plan, etc.).
- Accident Claim Form must be completed in order for any claim to be processed. Claimant must contact their sport office for these forms.
- This policy is the **SECOND PAYER** to any other coverage available to the individual (employee benefits plan, etc.).

3. CRIME POLICY

A) COMMERCIAL BLANKET BOND

Commercial Blanket Bond is coverage for theft of money or property from the sport association (not including individual clubs) by those entrusted to handle it. It covers loss of money, securities and other property which the association shall sustain resulting directly from one or more fraudulent or dishonest acts committed by an **employee or executive volunteer** acting alone or in collusion with others.

B) BROAD FORM MONEY AND SECURITIES

Broad Form Money and Securities is coverage for loss of money and securities (cheques) from the sport association (not including individual clubs) due to robbery, theft, destruction or disappearance. This must be caused by **someone not part of the organization** or due to an uncontrollable event (fire).

4. PROPERTY PACKAGE POLICY

Property owned by your association may be insured against physical damage and theft **if the property is listed in a schedule and provided to Sport Manitoba.**

Commercial General Liability Policy

SUMMARY OF TERMS & CONDITIONS OF POLICY

- (a) One master policy to insure all listed member Associations of Sport Manitoba who elect to participate.
- (b) Certificates to be issued to each individual Association.
- (c) - Occurrence Limit \$5,000,000
- Aggregate Limit \$5,000,000 (Products and Completed Operations only)
- (d) Bodily Injury/Property Damage & Expense deductible - \$500 per Claim.
- (e) Estimated "minimum" premium per Association - \$250. **(Subject to adjustment based on market conditions and claims experience.)**
- (f) Directors, Employees, Volunteers, Coaches, Managers, Referees, Members and Member Leagues are added as additional named insured.
- (g) Sport Manitoba is added as additional insured.
- (h) Municipalities, Government Departments, Sponsors and Facility Owners are added as additional insured, covering their vicarious liability, at no additional cost. The City of Winnipeg is added as additional insured as well. (Example - Facilities where sports will use/rent space to hold an event or set up a display will request proof of insurance. The Certificates of Liability Insurance supplied to each individual association lists the above mentioned as additional insured.)
- (i) Policy would cover all Provincial Sport Organization sanctioned games & training.
- (j) "Injury to Participant" coverage
- (k) "Wrongful Acts" coverage for Directors and Officers. (Limit \$5,000,000)
- (l) Legal Defense Coverage
- (m) Physical Sexual Abuse claims included in the coverage.
- (n) Normal fund raising activities are insured.
- (o) **Annual meetings, banquets and receptions of the Association are covered, but one time fund raising events where alcohol is served must be submitted for approval first, before coverage is afforded.**

Commercial General Liability Policy

SUMMARY OF POLICY

The following is a brief summary of the Commercial General Liability Policy currently in place for the Sport Manitoba Group Associations currently enrolled in the Sport Manitoba (All Sport Insurance) Program.

Named Insured: Sport Manitoba Group Associations
(As Named in Policy)

Covering: Players, Coaches, Executives, Directors, Officers, Employees, Members, Referees and Volunteers while acting within the scope of their duties as such with respect to the Sport Manitoba Group Associations and the Association Clubs.

Limits:

1. a) Commercial General Liability - \$5,000,000
- b) Directors & Officers (Wrongful Acts/Errors & Omissions) Liability - \$5,000,000
- c) Legal Defense Coverage - \$50,000

Including: Volunteers as Additional Named Insured
Employees as Additional Named Insured
Employers Liability
Contingent Employers Liability
Occurrence Property Damage
Personal Injury
Non-Owned Automobile (\$5,000,000)
Blanket Contractual
Broad Form Automobile
Broad Form Property Damage
Medical Payments (\$2,500/\$25,000)
Incidental Malpractice
Broad Intentional Injury Endorsement
Advertising Liability (\$25,000 Limit)
60 Days Notice of Cancellation
Employee Benefits Errors & Omissions (\$1,000,000/\$1,000,000)
Directors & Officers (Wrongful Acts/Errors & Omissions) Liability (\$5,000,000)

Deductible: \$500 Self-Insured Retention
\$500 Wrongful Acts
\$500 Legal Defence Coverage
\$1,000 Employee Benefits Errors & Omissions

2. Tenant's All Risk Legal Liability - \$500,000

Deductible: \$500

Explanation of Coverage:

1) Third Party Bodily Injury and Property Damage:

Should a third party (spectator, etc.) sue a member association or member club for bodily injury or damage to their property where they allege the member association or club was negligent, the policy would respond on your behalf and defend you, and pay all compensatory damages you become legally obligated to pay as a result of bodily injury, personal injury or property damage to a third party.

2) The Tenant's All Risk Legal Liability

This section provides coverage for damage to any location rented to or leased by member associations or member clubs for which the member association or a member club is legally liable.

3) Participant Coverage:

The policy includes coverage for injury to participants. This means should an athlete, referee or official be injured while involved in a game, event or practice and choose to sue the coaches, executives, member club or the member association (or all 4) due to the injuries he/she sustained because he/she felt they were negligent, the policy would respond in the same way as (1) above.

This is a major feature of the coverage provided by this policy, as this is a significant exposure each member association has. Any lawsuit, whether frivolous or not, would be very costly to anyone involved.

4) Wrongful Acts:

Should a Director or Officer of a member association or member club be sued for an alleged wrongful act, the policy would respond to an aggregate limit of \$5,000,000. However, for the policy to respond, the statement of claim must seek damages (monetary sum) in a civil suit. A suit seeking an injunction to either prevent you or cause you to do a specific act would not constitute damages.

Some examples of the above where coverage would be afforded are:

- A coach/player is suspended or dismissed by an association for alleged misconduct or performance detrimental to their organization. The coach/player sues the directors of the association for alleged discrimination against them.
- A coach/player is left off a team and sues because they feel it is due to age, race or sex.
- The directors of an organization are given trust funds by the government or a private source for a specific use or purpose. The funds are not used as originally intended. The source who supplied the funds sues for misuse of funds.
- An association in an effort to attract new members prints misleading reports. The new members, not getting what they allege was promised when they joined the association, sue as a result.
- The board of directors exceeds the boundaries of the constitution in the running of the association.
- Insufficient administration or supervision causes financial decline of the organization.
- Directors are personally liable for the payment of wages under the Corporations Act. If the association is unable to pay them due to financial insolvency, and the directors are sued accordingly, the policy will respond.

Wrongful Acts coverage is very important to the directors and officers of all member organizations as all are faced with the possibility of these situations happening to them. As most directors and officers are volunteers, without this coverage defence of these potential suits could come out of the individual's own

pocket. If organizations indemnify the individuals, the organization is then out of pocket. The insurance protects the individuals, and the organizations for their responsibility to indemnify the individual.

Please note that Wrongful Acts coverage does not include insufficient severance pay to a terminated employee of an organization. This is a responsibility of each organization should they choose to terminate an employee.

3) **Legal Defense Expenses Coverage:**

This insurance is designed to cover Dispute Resolutions, where a sport organization is involved in a "Proceeding" that does not involve monetary sum being requested by a third party. Examples include:

- a) A coach or player takes legal action to be re-instated to a sport, after that sport has expelled them with just cause.
- b) Human Rights action taken requesting females be allowed to play with males in certain sports.
- c) Territorial boundaries are challenged, with a player or coach demanding to be allowed to play/coach in a certain area that is not their designated territory.

None of these above examples involves monetary compensation (which would be responded to under the Wrongful Acts section of the main policy), but demand certain actions be taken which go against the rules and regulations of the particular sport. The Legal Expense Insurance is designed to pay the legal and other expenses incurred with respect to defending this type of action. It will allow the sports to uphold their rules and regulations without incurring the legal costs to do so. A letter from a third party solicitor to the sport group demanding action will trigger this action.

6) **Special/Social Activities:**

Social events of fundraising (bingos, etc.) activities organized by the provincial association or member clubs are also part of the coverage provided that such events and/or activities are in accordance with accepted standard procedures.

Social activities or fundraising events that are unusual or out of the norm (beer gardens to raise money, inner tube rafting, etc.) are not intended to be part of this coverage. Should you want coverage for events like these, they must first be submitted to the insurance company prior to the event for approval before liability coverage is afforded to the event.

To avoid confusion, if there is any doubt as to whether your event falls under the latter category, please contact Sport Manitoba at 925-5645 or Jennifer Walker at Aon Reed Stenhouse Insurance at 934-0285.

Exclusions: As per the insurer's wording.

Note: This is a brief review of the Liability Insurance coverage available to the Sport Manitoba Group Associations, but is not to be construed as a legal document. The actual policy outlines in its wording the actual coverage in force.

GENERAL QUESTIONS ASKED REGARDING COMMERCIAL GENERAL LIABILITY INSURANCE

1. HOW IS THE NUMBER OF MEMBERS OF THE ASSOCIATION DETERMINED?

The membership count should include all athletes, officials, coaches/managers, volunteers and anyone else associated with your sport association on a regular basis. In many cases an estimate must be given as the membership count regularly changes. This number should be a sum total of the sport association and its entire member clubs.

Many associations have “associate members”. These would be people who take part in some of the sport association’s activities but are not official members. A percentage of these people (based on the % of involvement in your association) should be included in your number count.

2. ARE NON-MEMBERS COVERED?

Many sport associations allow non-members who wish to “try-out” their sport to take part in sanctioned events. Should one of these non-members be injured or cause injury to someone else and the sport association and/or the non-member is sued, the liability insurance policy would respond to cover both the sport association and the non-member.

Note: See definition of “Associated Non-Member”.

3. ARE ALL ACTIVITIES OF MEMBER CLUBS COVERED BY THE SPORT ASSOCIATION’S LIABILITY INSURANCE COVERAGE?

The member clubs of the Provincial Sport Organization are covered by the PSO’s liability insurance as long as the member clubs’ sport events and related training activities are sanctioned and authorized by the PSO and follow generally accepted standard procedures of the PSO. This would include fundraising and social activities.

If a member club chooses to break away from the PSO and get involved in activities that are not generally accepted standard procedures or are not sanctioned, the liability insurance would not extend to cover this type of activity. The program was set up on the understanding the member clubs followed basic guidelines set by the PSO, and all activities must be sanctioned by PSOs.

4. IS THE COVERAGE WORLDWIDE?

Coverage under this program is worldwide. However, for the policy to respond, the suit must be brought in a Canadian or U.S. Court.

5. ARE WAIVERS A GOOD IDEA?

Waivers are a very good idea and strongly recommended. However, they are not fail-safe and do not eliminate the need for liability insurance. They are very helpful in discouraging small claims against an association and help reduce the size of larger claims. A large lawsuit is still possible, though, and the waiver will not be sufficient to dismiss it and may in fact not hold up in court at all.

6. HOW DOES THE NON-OWNED AUTOMOBILE COVERAGE COVER THE ASSOCIATION WHEN TRAVELING AS A GROUP TO AN EVENT?

Non-owned automobile covers your association when someone is driving a vehicle not owned by the association (their own, a rented van, etc.) on behalf of the association to a sanctioned event (game, practice, etc.) It does not cover situations where one parent picks up another parent’s child and delivers both to a designated meeting area of the association (the club). It would cover the association if that same car then left the designated meeting area (with possibly one or two additional people) and was traveling to an association event. The non-owned automobile liability insurance coverage afforded this car would be in excess of the amount of insurance carried by the car. An example would be as follows:

A parent and child pick up three additional team members at the team's club and are traveling to a game. A serious accident occurs and the parent driving the car is deemed responsible. A lawsuit follows and damages are awarded to \$1,500,000. The car is insured for only \$1,000,000 Third Party Liability. The association is made liable for the remaining \$500,000. The non-owned automobile section would cover this.

When a team rents a van to go to a game or event it is strongly suggested the team take out \$5,000,000 Third Party Liability coverage through the van rental agency. This is particularly important when going out of province.

Note: No Fault Insurance instituted by the Manitoba Public Insurance Corporation changes much of the above. However, for any out of Province travel this would still apply.

7. HOW DOES THE MEDICAL PAYMENTS WORK?

This area of coverage only applies to third parties (non-association members). This is to cover situations where a third party (i.e. spectator) is injured by an activity of the association (an athlete or ball going out of bounds and striking a spectator) and the third party requires medical attention not covered by Medicare (i.e. ambulance, dental costs). This helps to eliminate the need for the third party to actually sue the association for these out of pocket costs.

It is not there to cover the association members. This should be covered through Accident Insurance.

8. ARE PROFESSIONALS (DOCTORS) ATTENDING ASSOCIATION EVENTS COVERED BY THE ASSOCIATION'S INSURANCE?

Any professional care administered by professionals is not covered. They would normally carry their own professional malpractice insurance coverage.

9. HOW CAN I OBTAIN PROOF OF INSURANCE?

Each association will receive a Certificate of Insurance for Commercial General Liability after completion of renewal. This Certificate of Insurance may be requested as "proof of insurance" when your association or member is using a facility to hold an event, display, etc. It is suggested that reference to your association's name be highlighted. Facility owners may request that their name be added as additional insured on the Certificate of Insurance. It is the responsibility of the Sport Group to forward this request to Sport Manitoba who will then make request on their behalf to the broker. Request must include Facility owner name (provided by facility owner), address of facility, name of club making request and dates certificate required.

ASSOCIATED NON-MEMBER DEFINITION

Many member clubs of Provincial Sport Organizations have "try-out" periods where they allow non-members to try out their sport in hopes of attracting new members. From the perspective of the All Sport Insurance Program, these non-members are given member status during the try-out period under the category of associate non-member. All insurance coverage afforded full members applies to the associate non-member while trying out the sport.

When giving your membership count for April 1 renewal, you should include a percentage of your member count to cover these associate non-members. An example would be if you have 100 associate non-members who participate in 25% of your yearly activities, you should add 25 people to your membership number to account for this. The reason for this, as explained previously, is these non-members are given full member status during the trial period.

Accident Policy

1) This policy combines both the **ACCIDENT** Insurance and the **ACCIDENTAL DEATH AND DISMEMBERMENT** Insurance Programs into one, with the premium being lower than if the two were applied for separately.

2) The Sport Accident Insurance Policy provides coverage when there is bodily *injury* resulting directly from a single sports **accident**.

“An accident is: a single happening due to external, violent, sudden, fortuitous causes beyond the Insured’s control.

“An injury is: a bodily injury suffered by a member caused directly by a single sport accident as described above, independent of any sickness or other causes”

The Sport Accident Insurance Policy does not include coverage for any injury that is determined to have been from the resulted over-use, progressive or pre-existing conditions.

3) The policy includes Accident insurance coverage for **OUT OF PROVINCE** and Travel Accident/Sickness insurance coverage for **OUT OF COUNTRY (WORLDWIDE)**. (While traveling in Canada, the policy is strictly a “sport accident” policy and therefore the injury must be sustained while participating in a sanctioned game or practice.) There is no need to report before departure unless it is for more than 10 days.

Please note with respect to **TRANSPORTATION EXPENSES**:

When “**out of Canada**”, if required to return separately before or after the team returns due to an accident or illness, the extra expenses incurred **would be covered**. Extra expenses incurred as a result of the same **would not be covered if “within Canada”**.

4) Expenses covered include the services of chiropractor, physiotherapist, athletic therapist, massage therapist and osteopath; crutches, splints, orthotic devices, trusses, and medical braces.

Please note with respect to **AIRCASTS/BRACES**:

Air casts/braces, etc. required primarily for sports activities are **not covered**. In order for air casts/braces, etc. to be insured, there must be a **written prescription** by a licensed doctor clearly identifying that the purpose of the air cast/brace is to “**rehabilitate**”, and that it is required for **daily wear** to heal the injury that occurred while participating in the sport. The Physician’s Statement and proof of purchase **is not** evidence of a prescription.

Coverage also includes rental of wheelchair or hospital bed, prescription drugs, cast and cast materials, licensed ambulance service and hospital services (for which benefits are not provided by any Federal or Provincial Government Hospital Insurance Plan); eyeglass and contact lens expense (resulting from injury); and dental accident reimbursement.

4) In renewing/applying for Combination Accident/Accidental Death and Dismemberment Insurance the following is understood and agreed by the Association.

- a) that this application is subject to acceptance by the plan underwriters;
- b) that athletes, officials, coaches/managers and volunteers must be properly registered with the Association in order to be covered;
- c) that payment is made for coverage on behalf of **all** athletes, officials, coaches/managers and volunteers currently registered with the Association;
- d) that the Association will be responsible for certifying the eligibility of claimants based on membership records (proof of registration); and
- e) that this coverage is “**second payer**” to any other medical and/or dental coverage available to claimants.

5. Your association will receive Athletic Accident Claim forms upon application to the Combination Accident/Accidental Death and Dismemberment Insurance Program. The procedures for submitting Athletic Accident Claim forms are printed on the reverse side of each form.

COMMON QUESTIONS ASKED REGARDING ACCIDENT INSURANCE

1. WHEN WILL I GET PAID/REIMBURSED?

This is a reimbursement policy. Due to the processing time involved, payment for the reimbursement of claims may be anywhere from four to six weeks. If there is indication that further receipts will be submitted, rather than reimburse a claimant for one or two, the insurance company may wait and process a cheque for them all at one time. Some common reasons for delay in payment are:

- i) if the injured athlete has other insurance (this policy is a "second payer" and will come into effect after all other insurance available to the athlete is exhausted);
- ii) the address on the claim form for the athlete is incorrect or incomplete;
- iii) no physician's referral and receipts have been received;
- iv) there is no indication that the initial treatment was received within 30 days of the accident;
- v) the claim was submitted after 90 days of the accident date.

2. ARE BRACES COVERED?

Yes, however, there must be a written prescription by a licensed doctor in order for air casts/braces, etc. to be insured. **Proof of purchase is not evidence of a prescription.** Air casts/braces, etc. required primarily for sports activities are not covered. They must be required for daily wear to rehabilitate.

3. CAN THE PHYSIOTHERAPIST REFER CLAIMANT FOR TREATMENT?

No. A licensed doctor must refer claimant. The injured athlete **must be referred** to a Physiotherapist, Chiropractor, Athletic Therapist or Massage Therapist in order for expenses to be reimbursed.

4. IS PHYSIOTHERAPY (CHIROPRACTIC, ATHLETIC OR MASSAGE THERAPY) 100% COVERED?

Please check with your sport administrator as to limits as they may vary for each sport. Coverage is provided once all other insurance available to the claimant is exhausted and a licensed doctor has referred the injured athlete to the therapist.

- **New for 2016: Based on claims history over the past several years and in an attempt to keep the overall rates increases to a minimum, please be advised that effective April 1, 2016, the rates within the Sport Accident Policy for all therapy will be changed to \$50.00 per visit with a maximum of \$2,000.00 per accident over a 52 week period from date of the accident. This includes physiotherapy, athletic therapy, chiropractor, massage therapy and osteopath. As per above, this is the SECOND PAYER to any other coverage available to the individual (employee benefits plan, etc.).**

5. DO I NEED EXTRA COVERAGE FOR TRAVELING?

No. However, the "travel accident **and** sickness" portion of this policy only applies to "out-of-country". While traveling in Canada, the policy is strictly a "sport accident" policy and therefore the injury must be sustained while participating in a sanctioned game or practice. There is no need to report before departure unless it is for more than 10 days. Keep in mind that this policy is the second payer. Bills must first be submitted to The Manitoba Health and/or any other insurance company available to you. Note: Regarding **TRANSPORTATION EXPENSES** - When out of Canada, if required to return separately before or after the team returns due to an accident or illness, the extra expenses incurred would be covered. Extra expenses incurred as a result of the same would not be covered if within Canada.

6. HOW LONG CAN I CLAIM EXPENSES?

Up to one year from the date of the accident.

7. IS AMBULANCE COVERED?

Yes (Ground Ambulance Only)

8. 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 referral first so that All Sport Insurance receives your claim within 90 days of the accident. Once your claim has been processed, any receipts can be submitted on an ongoing basis (up to one year after the accident date) directly to Sport Manitoba Inc. If All Sport Insurance Company receives just the athlete accident claim form and physician's referral, they will open your file and await any receipts. If after a period of time no receipts have been submitted, a form letter will be sent to you requesting any receipts.

9. WHAT HAPPENS IF ALL SPORT INSURANCE RECEIVES A CLAIM PAST 90 DAYS OF THE ACCIDENT DATE?

Claim will be denied. However, claims received past 90 days may be considered if All Sport Insurance feels that the reason for the delay is justified. (A letter of explanation for the delay should accompany the claim.)

10. IF I HAVE OTHER INSURANCE, DO I SUBMIT MY EXPENSES TO THAT COMPANY FIRST?

Yes. However, in order for a claim to be processed, All Sport Insurance must receive a completed athlete accident claim form and physician's referral **within 90 days** of the accident date. There is a section on the claim form that asks if there is other insurance. This will indicate to All Sport Insurance that the balance of receipts not paid will be forwarded once all other insurance is exhausted.

11. AT WHAT POINT DO ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS APPLY WHEN TRAVELING TO AN EVENT BY AUTOMOBILE?

There must be three or more people traveling together in the same automobile for these benefits to apply.