

# Ontario Soccer Commercial General Liability Insurance

## Frequently Asked Questions

Prepared by HUB International:

Alan Hollingsworth, SVP  
Darren Brown, Account Manager

### FAQs

1. Who is HUB International?.....2
2. What type of insurance is provided by Ontario Soccer to its members? .....2
3. What is the purpose of General Liability and Accident Insurance coverage?.....2
4. Who is considered an 'insured' under the General Liability policy? .....2
5. What activities are covered? .....2
6. Are Club/League/District fundraisers covered under the General Liability Policy? .....2
7. Our club has been asked to provide Proof of Insurance or a Certificate of Insurance. What is the process for obtaining this document? .....3
8. Are Exhibition Games covered? .....3
9. Is a parent covered if they are driving his or her own children to an event?.....3
10. Does the policy provide coverage against liquor liability claims? .....3
11. Are Ontario Soccer Member Clubs/Teams participating in US-based Leagues insured under Ontario Soccer's Insurance Program ..... 4
12. Are players insured when trying out for an outdoor team during the off-season if they are not registered with that team?..... 4
13. How do I obtain Emergency Medical Travel insurance? ..... 4



### 1. Who is HUB International?

HUB International is the insurance broker responsible for arranging the insurance program for Ontario Soccer and its members. For more information about HUB International, you can visit our website at [www.hubinternational.com](http://www.hubinternational.com)

### 2. What type of insurance is provided by Ontario Soccer to its members?

Included with ONTARIO SOCCER membership fees is Liability Insurance and Accident Insurance.

### 3. What is the purpose of 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 registered member in good standing who suffers an injury/death while participating in an Ontario Soccer Sanctioned Activity. The Accident Policy will provide a lump sum payout in the event of death or Loss of use of a body part. The coverage includes an accident medical expenses that will reimburse many medical costs not covered by OHIP, Private or Group Insurance. Coverage is extended while outside of Ontario but still within Canada. When leaving your home province or leaving Canada, travel insurance is strongly advised, as the accident insurance will not cover hospitalization or any other medical expenses incurred.

### 4. Who is considered an 'insured' under the General Liability policy?

Coverage is provided for the Association itself and Members registered in good standing with Ontario Soccer, but only while participating in activities sanctioned by Ontario Soccer. Members must be Canadian citizens in order to participate in sanctioned Ontario Soccer activities.

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 Ontario Soccer.

### 5. What activities are covered?

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

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

No. The Ontario Soccer 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 Ontario Soccer ClubCombo Program which each Club/League/District has the

option to purchase. Information on the ClubCombo Program is available at <https://www.hubinternational.com/en-CA/programs-associations/ontario-soccer-association/> under the “ClubCombo Insurance Policy” tab.

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

- Complete a “Certificate of Insurance Request Form” which can be downloaded from the website.
- Upon completion, forward the form to your district.
- The district will then email the form to HUB (Attn: [OntarioSoccerinsurance@hubinternational.com](mailto:OntarioSoccerinsurance@hubinternational.com)). HUB 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.

## 8. Are Exhibition Games covered?

Yes, as long as Ontario Soccer sanctions the game.

## 9. 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.

## 10. 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 Ontario Soccer’s Alcohol Service Policies which can be found on Ontario Soccer’s website; and,
- Ontario Soccer 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 [Ontario Soccerinsurance@hubinternational.com](mailto:OntarioSoccerinsurance@hubinternational.com).

**11. Are Ontario Soccer Member Clubs/Teams participating in US-based Leagues insured under Ontario Soccer's Insurance Program?**

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

Under the Participant Accident insurance, the Accident Medical Benefit is only available when the injury occurred in Canada and for medical expenses incurred within Canada. The Accidental Death & Dismemberment benefit is payable for injury worldwide.

**12. Are players insured when trying out for an outdoor team during the off-season if they are not registered with that team?**

Yes, but only if they are already an Ontario Soccer Member with another team. In the off-season, players are covered when participating in Ontario Soccer 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: All players must be an Ontario Soccer Member that has been successfully registered with at least one Club/Team in order to be eligible for coverage, even during the off-season.

**13. What is Emergency Medical Travel insurance & how do I obtain it?**

Emergency Medical Travel insurance covers out of country/province emergency medical cost for expenses that were incurred for immediate medical care.

Coverage can be purchased [here](#).