

Participant Liability – Most General Liability policies include a Sports Participant Liability Exclusion, but in the broad form coverage with Allsport Insurance, this coverage is included. This coverage protects the insured from claims arising from "bodily injury" and "property damage" in the event that an injured athletic participant files a lawsuit. This coverage also includes "Participant to Participant" Liability (Player versus Player) which protects the participant in the event that one player is sued by another player resulting from an injury.

Voluntary Medical Payments – Reimburses others (third party) for their medical expenses if they are injured as a result of your activities up to the Declarations limit.

Blanket Tenants Legal Liability – Provides coverage for your legal responsibility for damage to premises that you rent in the course of your activities up to the Declarations limit.

Non-Owned Automobile Coverage – Protection against legal liability arising from an auto accident when someone is driving their own vehicle on the association's behalf.

SEF 94 – Legal Liability for Physical Damage to Non-Owned Automobiles - Legal Liability for physical damage to hired automobiles. This endorsement provides coverage for the physical damage caused to a rented vehicle. This is an optional coverage – not automatic.

Personal Injury – Coverage against libel, slander.

Advertisers Liability – Will protect the insured in the course of advertising your goods, products or services.

Incidental Medical Malpractice – Protection for rendering first aid to an injured person by a non-medical professional in the course of your activities.

Cross Liability Clause – This clause allows for additional insured's to sue, if necessary within the policy.

Employers Liability – To protect the insured against the possibility of an employee suing for injury suffered in the course of their employment.

Premises, Property and Operations – This provides coverage for the insured who is responsible in the scope of their operations for premises and property to which they have control over. It also includes coverage for their own operations (activities).

Products and Completed Operations – This is simply a broader form of liability coverage normally associated with manufacturers and business.

Blanket Contractual – This provides coverage for the insured when he/she signs a contract, which stipulates the legal responsibility of the insured.

Occurrence Basis Property Damage – Again, this is just a broader type of coverage. Occurrence happens over a period of time, whereas, an accident wording is sudden and accidental.

Errors & Omissions/Directors & Officers (Wrongful Acts) – This is an Errors & Omissions coverage which protects the Association's Directors & Officers, Executives, Employees and Volunteers for compensatory damages as a result of their wrongful acts. The coverage responds to "civil proceedings" (statement of claim) and does not cover Human Rights or other Tribunal (non-civil proceeding issues).

