



Swim Alberta Association Insurance Program Summary

Commercial General Liability

Commercial General Liability provides coverage for bodily injury or property damage sustained by members of the public. It responds to allegations of negligence resulting in the bodily injury or property damage. Coverage applies at your premises or away from your premises but only as a result of business operations.

Who is Insured

1. Swim Alberta Association
2. Volunteer Workers only while performing duties related to the Business, your employees, other than executive officers, but only for acts within the scope of their employment by Swim Alberta Association Subject to policy wording
3. All leagues, clubs, and or teams, their members, officers, directors, coaches, managers, officials, players, auxiliary workers, employees & volunteers, but only while acting solely within the scope of their assigned duties as such

*All insured's must be registered, prior to any involvement, with the Association

Where Does Coverage Apply

Coverage territory is worldwide, with suits to be brought in Canada and the United States of America (including its territories and possessions)

Limits

\$5,000,000 Bodily Injury and Property Damage – Per Occurrence – Reimbursement
\$5,000,000 Products and Completed Operations – Aggregate – Reimbursement
\$5,000,000 Personal & Advertising Injury Liability – Per Occurrence – Reimbursement
\$5,000,000 General Aggregate - Reimbursement

Tenants Legal Liability

Covers legal liability for property damage to premises rented to or occupied by Swim Alberta.

Limit

\$250,000 Reimbursement

Non-Owned Automobile Liability

Provides protection in situations where liability is incurred as the result of the operation of a vehicle not owned by the insured but operated on behalf of the insured; for example, an employee of the insured driving his own vehicle on company business. In an action, the third party could also name the company, in which case this section of coverage would respond if the employees' own personal coverage liability limits were inadequate or non-existent.

Limit

\$5,000,000 any one Accident – Reimbursement

SEF 94 (Legal Liability for Damaged to Hired Autos Endorsement)

Covers the physical damage portion to leased/rented vehicles when rented under the company name or on company business.

Limit

\$50,000 Reimbursement



Umbrella Liability

Provides excess liability limits to the underlying General Liability & Non-Owned Automobile Liability policy.

Limit:

\$5,000,000

Accident Insurance

Designed to provide benefits to Swim Alberta members, should a member be injured as the result of an Accident, during a sanctioned and properly supervised Swim Alberta event.

Who is Insured

All active registered members, officials, coaches, referees, and volunteers of Swim Alberta Association under age 90

What is Covered

Injury sustained by an Insured person while in the consequence of:

- a) Participating as an Insured Person of Swim Alberta in practice or competition in the sport of swimming, which practice or competition is approved by and under the supervision of proper authority of the team, club, organization or Swim Alberta of which the Insured Person is a member;
- b) Being transported with other Insured Persons directly to or from such practice or competition under the supervision of proper authority of the team, club, organization or Swim Alberta of which the Insured Person is a member;
- c) Performing volunteer duties assigned and supervised by Swim Alberta
- d) Participating in events sanctioned and supervised by Swim Alberta

Where Does Coverage Apply

Worldwide

Limit of Liability

\$2,000,000 Aggregate Limit of Indemnity per any one accident

Specific Benefits Limits – Please refer to policy declaration

**Expenses incurred by an Insured Person which are insured services or basic health services under the medical care or hospital plan (Alberta Health Care) in which the Insured Person is a resident, whether or not the Insured Person is covered thereunder is *excluded*.

Claims Procedure

Notice of any accidents or potential claim must be reported to Swim Alberta Immediately for coverage to apply.

Certificates of Insurance:

Please complete the provided online form.

Note: The above is a summary of current Swim Alberta Coverage's. Coverage is subject to the terms & conditions of the policy.