

Insurance Provided By:
ARTHUR J. GALLAGHER CANADA LTD.

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Underwritten By:

HDI Global Specialty SE



**INSURANCE
PROGRAM**

**MEMBER
BENEFITS**

Liability Insurance (Worldwide Coverage)

Ontario Amateur Wrestling Association (OAWA) provides Liability Insurance for all registered members including participants, managers, coaches, directors, officers, officials, trainers, employees and volunteers while participating in or training for Activities Sanctioned by OAWA. "Sanctioned Activities" shall mean all games, competitions, sports demonstrations, related practice and training - including club practice and related training activities, social and fundraising activities run or authorized by OAWA. Sanctioning (Authorization) must be granted by OAWA by way of written procedural manual or specific agreement in writing by your authorized executive.

OAWA's Liability Insurance covers your legal liability for bodily injury to, or damage to property of others such as spectators, passers-by, property owners and others resulting from your activities. The policy also covers your legal liability for injury to participants. You may not be liable but you will need to be defended in court.

The Liability Policy also includes Errors & Omissions (Wrongful Acts) Liability. This coverage protects the Directors & Officers, Executives, Employees and Volunteers for consequences of their actions against civil suits alleging "wrongful acts". This coverage is automatically included for each registered member club. This Coverage does Not respond to employment related issues such as wrongful dismissal, "Bodily injury", "property damage" or "personal and advertising injury", acts of fraud or dishonesty, gaining in fact any personal profit or advantage to which you were not legally entitled, Claims or "action" seeking relief, or redress, in any form other than money damages.

Highlights of Liability Coverage

- \$10,000,000 Commercial General Liability/per occurrence
- \$1,000,000/Errors & Omissions per occurrence. Coverage extends to all registered member clubs.
- \$250,000 Tenants Legal Liability
- \$10,000 Voluntary Medical Payments (Third Party)
- Participant Liability
- Non-Owned Automobile
- Legal Liability Damage to Non-Owned Autos/\$75,000 All Perils
- Personal Injury/Advertising Injury Liability
- Employers Liability
- Products & Completed Operations/Aggregate Limit \$10,000,000
- Incidental Medical Malpractice
- Premises, Property & Operations Liability
- Cross Liability Clause

Sport Accident Insurance (Coverage within Canada)

Ontario Amateur Wrestling Association (OAWA) provides Sport Accident Insurance for registered members including participants, managers, coaches, directors, officers, officials and trainers.

OAWA's Sport Accident Insurance provides coverage for "out of pocket medical expenses" due to an insured member who has sustained an injury while participating in a Sanctioned OAWA Activity. This coverage is applicable in Canada and is secondary to any other government or private health insurance plan.

Highlights of Sport Accident Coverage

- Dental Accident Reimbursement
Up to \$10,000
- Medical Expense Reimbursement
Up to \$15,000
- Lump Sum Injury and Death Benefits
Up to \$50,000
- Fracture Benefit
Up to \$1,000
- Rehabilitation Benefit
Up to \$15,000
- Tuition Fees Reimbursement
Up to \$2,000
- Emergency Transportation (Ambulance) Benefit
Up to \$300
- Family Transportation Benefit
Up to \$2,500
- Dentures, Removable Teeth, Hearing Aids, Eyeglass and Contact Lenses
Up to \$200
- Weekly Income – Waiting Period – 14 days
\$100 Weekly Income

Sport Accident Insurance (Coverage within Canada)

- ☐ This plan is secondary to any existing government or private health insurance plan (will pay only the amount of eligible expenses that are not eligible with any insurer). Submit forms & receipts to Arthur J. Gallagher Canada Ltd.
- ☐ No payment for benefits covered under any government health plan whether the insured is enrolled in such a plan or not.
- ☐ Obtain claim forms IMMEDIATELY by contacting the OAWA Office.
- ☐ Gallagher must receive notice of your accident date within 30 days from date of injury and must receive claim documentation within 90 days.
- ☐ This coverage includes activities sanctioned by OAWA.
- ☐ Does NOT cover individual members practicing by themselves where OAWA has no direct involvement or sanction.

Sport Accident Claims to be submitted to:

Tim MaGarrey, Provincial Director
Ontario Amateur Wrestling Association
1 Concorde Gate, Suite 103
Don Mills, ON M3C 3N7
Email: admin@oawa.ca
Phone: (416) 426-7274

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