

VOLLEYBALL BC AND MEMBER CLUBS

Commercial General Liability Insurance – Summary of Limits

POLICY#: CAS680268-06 (Will Change every year)

Why Liability Insurance?

Because no matter how careful you are, accidents happen. And you can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defence as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is insured?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

Activities Covered

Sanctioned or authorized events within your sport discipline, including related training authorized by Volleyball BC.

Commercial General Liability Insurance (CGL)

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passersby, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants.

Limit – \$5,000,000

Including the following extensions:

- Premises, Property and Operations
- Blanket Contractual
- Non-Owned Automobile \$5,000,000
- Watercraft Maximum Length 6M
- Cyber Risk
- Products and Completed Operations
- Personal Injury (libel and slander)
- Cross Liability
- Tenants Legal Liability \$5,000,000
- Social Activities- Awards Banquets Only

A deductible of \$1000 applies to bodily injury, property damage and legal expenses.

Directors and Officers Insurance

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. D&O insurance will pay those sums the organization, directors and officers become legally obligated to pay as compensatory damages because of a wrongful act.

Limit – \$5,000,000

Deductible – \$1000

Please note: This document is just a summary of insurance. It is NOT an exhaustive list. The terms, conditions and limitations of the policy will apply in the event of a loss and/or claim. Thank you.