



## ONTARIO JIU JITSU ASSOCIATION AND MEMBER CLUBS SUMMARY OF INSURANCE PROGRAM 2016-2017

### Who is Insured?

**Ontario Jiu Jitsu Association** and “**Registered Member Clubs**” including; Executives, Managers, Coaches, Directors, Officers, Trustees, Officials, Employees, Participants & Volunteers while acting on behalf of the association.

### Activities Covered?

**Ontario Jiu Jitsu** “Sanctioned Activities”. Sanctioned Activities shall mean all games, competitions, sports demonstrations including practice and training, social and fundraising activities authorized in by **Ontario Jiu Jitsu Association** and run by **Ontario Jiu Jitsu** or it’s **member clubs**.

### What Insurance Coverages are we covered for?

#### 1. Commercial General Liability

This coverage responds to those sums that the insured becomes legally obligated to pay as \***compensatory damages** because of **bodily injury to or damage to property of others**.

*\*Compensatory Damages means damages due or awarded in payment for actual injury or economic loss. “Compensatory Damages” does not include punitive or exemplary damages or the multiplied damage award.*

#### Coverage Highlights

- \$5,000,000/per occurrence
- \$2,000,000 Errors & Omissions (Directors & Officers Wrongful Acts)/per occurrence
- \$500 bodily injury/property damage deductible
- Participant Liability
- \$5,000,000 Products & Completed Operations/Aggregate Limit
- \$10,000 Medical Expense – Third Party only – any one person
- \$2,000,000 Tenants Legal Liability (any one premises)
- Employers Liability Coverage Extension
- Incidental Medical Malpractice
- Personal and Advertising Injury
- Additional Insured – Blanket Basis
- \$25,000 Legal Expense Reimbursement Limit/Annual Aggregate Limit
- Non-Owned Automobile – SPF No. 6
- S.E.F. No 99 – Contractual Liability
- S.E.F. No. 94 – Legal Liability for Damage to Hired Automobiles – Limit \$50,000/\$1,000 deductible
- O.E.F. 98B – Reduction of Coverage for Lessees Endorsement
- Exclusion – Designated Activity, Service or Work – Contact Kickboxing with the exception of “aerobic or cardiovascular (cardio) Kickboxing which does not involve physical contact between competitors”.
- Exclusion – Abuse

#### 2. Sport Accident Insurance

This Coverage provides valuable accidental bodily injury or death sustained by an Insured Member while participating in or travelling to a “**sanctioned**” **Ontario Jiu Jitsu** activity. **Sport Accident Coverage** provides coverage **within Canada** and is **secondary** to any other health care plan (will pay only the amount of eligible expenses that are not eligible with any other insurer).

#### Coverage Highlights

- |                                 |                  |   |                 |
|---------------------------------|------------------|---|-----------------|
| • Dental Accident Reimbursement | - up to \$10,000 | • Fracture Indemnity Benefit            | - up to \$1,000 |
| • Medical Expense Reimbursement | - up to \$15,000 | • Rehabilitation Indemnity Benefit      | - up to \$3,000 |
| • Principal Sum Benefits        | - up to \$50,000 | • Tuition Fees Reimbursement            | - up to \$2,000 |
| • Loss of Life                  | - up to \$50,000 | • Emergency Transportation Benefit      | - up to \$50    |
| • Accidental Death              | - up to \$50,000 | • Eyeglasses and Contact Lenses Expense | - up to \$200   |

*The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms  
GameDay Insurance Inc. /AVIVA Insurance Company of Canada*

