



General Liability

Limit - AS NEGOTIATED

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees as Additional Insureds
- Cross Liability
- Non-Owned Automobile (in most cases)
- Tenants Legal Liability

Costs and coverages vary according to needs.

A deductible of \$500 applies to bodily injury, property damage, and legal expenses



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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.

ALL SPORT INSURANCE MARKETING LTD.

Insurance Program for Municipalities & Community Centre User Groups



Underwritten By
AVIVA Insurance Company of Canada

SPORT & RECREATION LIABILITY INSURANCE

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.

In addition, your legal liability for injury to participants is covered in most cases (a few sports disciplines may not be eligible).

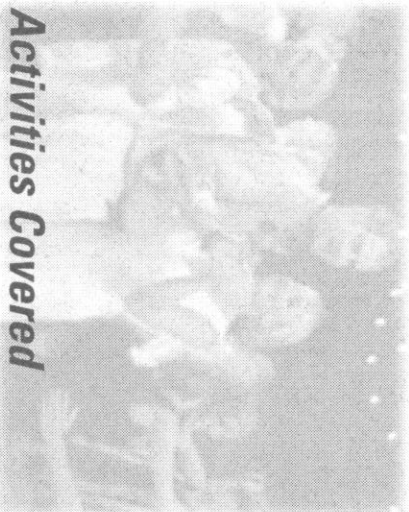


Who Is Insured?

Any group using the facilities of the community centre or municipality who do not have access to other insurance.

General Liability Insurance

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

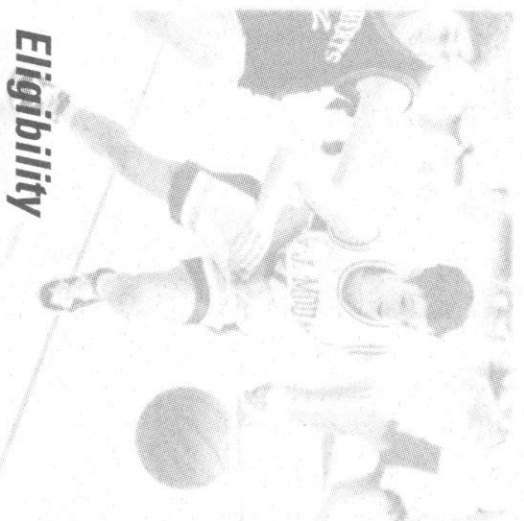


Activities Covered

Consists of sports and recreation events sanctioned or authorized by you.

Who is Covered?

All members collectively including Executives, Managers, Coaches, Trainers, Officials, Event Organizers and Volunteers while acting within the scope of their duties on your behalf.



Eligibility

The program is designed principally for sport and recreation groups at local levels.

Loss Prevention Advice

Is available on nation-wide basis including video presentations and seminars.



Claims Service

Is available on a National basis from specialists who have a wide range of services at their disposal.