

Ontario Soccer Commercial General Liability Coverage Summary and Definitions

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Bodily Injury Liability Insurance

Provides protection for the employer for those bodily injuries, whether accident or disease, sustained by employees in the course of employment, not otherwise covered under workers' compensation law.

Property Damage Liability Insurance

Protection against loss from legal action (liability) for damage to the property of others.

Aggregate

A limit, specified in the policy, that is the maximum total amount that the policy will pay for all losses sustained during the policy period.

Products Liability/Products Hazard

Liability for bodily injury or property damage, including loss of use, because of a defect in the product sold or manufactured or the liability incurred by a contractor after he has completed a job as a result of improperly performed work (Completed Operations). This policy has a separate annual aggregate for Product and Completed Operations Hazard.

Participant Liability

Third party insurance, which covers legal liability for damages due to bodily injury to a participant.

Concessionaires Liability

Liability arising out of the operation of concessions or the sale of food/beverage.

Personal Injury

Extends physical or bodily injury to include libel, slander, invasion of privacy, discrimination, false arrest, etc.

Advertising Liability

Legal Liability arising from a company advertising program that results in allegations of libel, slander, defamation, infringement of copyright, invasion of privacy, etc.

Tenants Legal Liability Insurance

Covers the liability imposed as a result of damage to premises leased, loaned or occupied by you.

Employers Liability

Provides protection for the employer for those bodily injuries, whether accident or disease, sustained by employees in the course of employment, not otherwise covered under workers' compensation law.

Employee Benefit Liability

This coverage protects an employer from claims by employees or former employees resulting from negligent acts or omissions in the administration of the employee benefits programs.

Non-Owned Automobile Liability (OPCF 6)

This coverage applies to liability imposed on the Insured for bodily injury and/or property damage to a third party arising from the use of an automobile not owned or licensed in the insured's name, but used in the course of the Insured's business.

Medical Payments

Covers the cost of first aid treatment to a third party regardless of fault.

Cross Liability / Severability of Interests

In the event of suit by one insured against another insured covered under the same policy, this endorsement covers the insured against whom the claim is made in the same manner as if separate policies have been issued. However, this condition does not operate to increase the insurance company's limit of liability.

Incidental Medical Malpractice

Covers the Insured against claims for bodily injury resulting from first aid or medical assistance provided to an injured third party.

Blanket Contractual

Provides legal liability coverage assumed under an insured contract.