

Ontario Basketball Association



Insurance Program Overview + FAQs

Prepared By:

Partner: Alan Hollingsworth
Account Manager: Ben Rossington

HUB International HKMB Insurance Brokers

595 Bay Street, Suite 900
Toronto, Ontario M5G 2E3
Tel: (416) 597-0008

January 27, 2017

OBA INSURANCE PROGRAM SUMMARY

Frequently Asked Questions

Who is HUB International HKMB?

HUB International HKMB is the insurance broker responsible for arranging the insurance program for the OBA and its members. For more information about HUB International HKMB, you can visit their website at www.hubinternational.com

What type of insurance is provided by the OBA to its members?

Liability Insurance and Accident Insurance

This insurance is arranged by the OBA for its registered members and the cost is included in the registration fee paid by each member.

What is the purpose of the General Liability and Accident Insurance Coverage?

The primary purpose of the General Liability policy is to protect against lawsuits from individuals alleging that the sports organization and/or its members have negligently caused "bodily injury" to a player or spectator. The policy also covers other types of lawsuits such as "property damage", "personal injury" (libel & slander) and Non Owned Automobile liability. The policy does not cover expenses related to criminal charges brought against a member of the association regardless of the nature of the charge(s).

The Accident Policy is designed to reimburse a member in good standing who suffers a covered injury/death while participating in an OBA Sanctioned Activity. The Accident Policy is designed to provide coverage to those members who do not have access to another health insurance plan or to supplement existing health insurances.

Who is considered an 'insured' under the General Liability policy?

Coverage is provided for the Association itself and Members registered in good standing with the OBA, but only while participating in activities sanctioned by the OBA. Members are required to sign a Participant Waiver as part of the registration process for coverage to be afforded.

Also considered 'Insured's' under the liability program are coaches, managers, officials, administrators and volunteer workers, but only for acts within the scope of duties performed on behalf of the OBA.

What activities are covered?

Coverage is provided for all OBA sanctioned basketball activities. Please see page three (3) for a list of sanctioned basketball activities.

Are Club/League fundraisers covered under the General Liability Policy?

Yes. Only those activities as sanctioned and approved by the OBA

Our club has been asked to provide Proof of Insurance or a Certificate of Insurance. What is the process for obtaining this document?

**Step
One:**

Complete a Certificate of Insurance Request Form. From the OBA Insurance Page

**Step
Two:**

Upon completion please forward to insurance@basketball.on.ca for approval and issuance.

**Step
Three:**

Ontario Basketball Association will e-mail the Certificate of Insurance back to the Club Contact Person listed on the form. If possible, please provide the contact name and email for the facility or school board that will be on the certificate. A copy of the insurance certificate can be sent directly to the contact as well as the club.

**Step
Four:**

Please ensure that the Certificate Program CertExchange has been white listed so that you will receive this Certificate.

PLEASE NOTE INSURANCE CERTIFICATES WILL NOT BE ISSUED TO CLUBS WHO HAVE BEEN SUSPENDED OR HAVE OUTSTANDING FEES.

What is defined as sanctioned?

Sanctioning definition/guidelines are as follows:

- OBA affiliated teams competing against OCAA and OUA teams
- OBA affiliated teams competing against high school teams
- OBA affiliated teams competing against non-affiliated basketball teams (i.e. AAU, JUEL).
- OBA affiliated teams competing against teams from other provinces (ex. Quebec) / Countries (ex. US) or travelling to compete in other provinces/countries
- House leagues where teams and players are registered through OBA
- House league groups looking to compete in weekend tournaments / events against other local house league teams
- OBA member clubs participating in community events – OBA teams vs. Police/Fire
- Insurance for fundraising events (Sales outside of stores, bottle drives, etc.)
- Insurance for teams taking part in coaching events (i.e. demonstration groups)

Sanctioned Game: A game between two registered Ontario Basketball teams that is officiated by two OABO referees assigned by the local officials board.

Sanctioned Tournament: An event approved by Ontario Basketball that consists of four or more registered Ontario Basketball teams participating in a competitive structure that results in a team playing three or more games on the dates submitted by the host club.

Exhibition Game/Controlled Scrimmage: A game or scrimmage between two registered Ontario

Basketball teams but is not officiated by OABO

Officials. For the purpose of the definitions:

Note: A registered team is one that registers all players and bench personnel online through the club login and pays all associated fees – \$30.00 per player, \$45.00 per coach/manager and \$50.00 team fee.

Is a parent covered if they are driving his or her own children to an event?

No. The program does not provide coverage for parents driving their children to the game/practice because they are, in that circumstance, exercising their parental responsibility not a team duty.

However, coverage is in place for volunteers of the association while performing volunteer duties. Therefore, parents associated with a team or performing a specific duty assigned by the team (coach, assistant coach, or other authority) do have insurance coverage under this program.

Does the policy provide coverage for lawsuits alleging sexual abuse/molestation?

Yes. There is Limited Abuse/molestation coverage of \$1,000,000.

Does the policy provide coverage against liquor liability claims?

Yes. There is coverage under the Liability program for defense of liquor related claims but only if:

- They arise in connection with a banquet or awards ceremony;
- The OBA has approved or sanctioned the event in advance – **Not Sanctioned: Not Covered.**

Note: Fundraising events involving the sale/distribution of alcohol are not covered under this Liability program. To obtain separate coverage, please contact ben.rossington@hubinternational.com

Are players insured when trying out for a team if they are not registered with that club?

Yes, players are covered when participating in OBA club approved tryouts, training camps and practices whether or not they are registered with that team as long as they have completed and submitted the Ontario Basketball membership form (that includes a waiver). They are not, however, covered if they play in a sanctioned game with a team with which they are not properly registered.

Accident (AD&D) Policy

Who is covered?

"Persons Insured" is any person, including Volunteers working on behalf of the Named Insured, who is participating in a sanctioned activity

When are they covered?

The above participants are covered during sanctioned activities of the OBA, such as practice session, game or activity approved by and under the supervision of proper authority of the team, club, organization or the Named Insured and for which coverage has been declared and purchased.

What is not covered?

This Policy does not cover losses directly or indirectly caused or contributed to by:

- Injury sustained while in any of the armed forces (land, sea or air) of any country or international authority;
- Intentional self-inflicted Injury or attempted suicide;
- Being under the influence of alcohol or having taken drugs or narcotics unless prescribed by a legally qualified Physician or surgeon.
- Injury occasioned or occurring while the Participant is committing or attempting to commit a criminal act or to which a contributing cause was the Participant being engaged in an illegal occupation or activity;
- Pregnancy, childbirth, miscarriage or abortion;
- Sickness or disease of any kind;
- Injury as defined in this Policy, arising out of a pre-existing medical or mental condition. However, an Injury, for which the treatment has not been rendered or treatment medically recommended for the past thirty consecutive months shall not be considered a pre-existing condition unless otherwise specifically excluded;
- Neuroses, psychoneuroses, psychotherapies, psychoses or mental or emotional disorders of any type;
- Rest cures, sanatorium or custodial care or periods of quarantine or isolation;
- Cosmetic or plastic surgery not necessitated as a result of accidental bodily Injury;
- Dental examinations, X-rays, extractions, fillings and general dental care except as a result of accidental bodily Injury;
- Routine medical examinations; and
- Costs incurred more than one hundred and eighty (180) days after the date of the event giving rise to them.

- resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense:
 - War, hostilities or warlike operations (whether war be declared or not),
 - Invasion,
 - Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
 - Civil war,
 - Riot,
 - Rebellion,
 - Insurrection,
 - Revolution,
 - Overthrow of the legally constituted government,
 - Civil commotion assuming the proportions of, or amounting to, an uprising,
 - Military or usurped power,
 - Explosions of war weapons,
 - Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
 - Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not,
 - Terrorist activity.

Is the coverage under this policy considered “excess”?

Yes. The Medical Expense coverage is "excess" or the “second payer” and requires other collectable insurance (group medical plan, group blanket plan, governmental plan or program, or coverage provided or required by any law or statute, including automobile "fault" and "no-fault" coverage and Workplace Safety and Insurance Board) to respond first before the "excess" Accident policy will pay any benefits.

Does this policy contain a deductible?

Yes. The insurance plan contains a \$100 deductible with respect to Accident Reimbursement Expense and Accident Dental Expenses

How does a participant submit a claim in the event that a participant is injured?

Refer to [Refer to the Accident Claim Procedure document.](#)

Basketball Camps/Training Camps - What is covered under the OBA Insurance Policy?

Criteria that a camp must meet in order to have coverage under the OBA insurance policy:

The Organization running the event must be a registered organization in good standing with Ontario Basketball.

- If not, the event would not be covered and anyone participating in the event would not have insurance coverage under the OBA policy.

All participants participating in the event must be registrants of the OBA.

- If a player is not registered they would not have coverage.
- The other participants (who are registered) would still have coverage.
- The club would jeopardize their insurance coverage if something happened to the non-registered player.

Camps must be operated by the Governing Organization in good standing with the OBA. This includes that all profits made from camp would be retained by the Governing Organization, except for expenses paid for camp including but not limited to facility rentals and instructor honorariums. If a volunteer or coach of the club is running a camp that club must have sanctioned the event in order for the OBA Insurance Policy to trigger. It is strongly recommended that the coach before running an event like this get written confirmation from the club that they have approval to run a camp. The OBA Insurance Coverage does not extend to events operated outside of the OBA jurisdiction.

Only basketball related activities are covered for camps. Neither the Participant nor the Club would have coverage under the OBA insurance policy for non-basketball related activities. This includes but is not limited to overnight stays and other sporting activities while at a camp. The club would be responsible for purchasing an additional insurance policy for the non basketball related activities at the camp.

Instructors at camps would be covered while instructing/participating in basketball related activities at the camp. The only exception is a professional instructor. Professional Instructor is someone that derives the majority of his/her salary as a basketball instructor.