



ONTARIO RINGETTE ASSOCIATION
1185 EGLINTON AVENUE EAST, SUITE #705
NORTH YORK, ONTARIO M3C 3C6



MEMBERSHIP NOTICE

INSURANCE COVERAGE

We are part of a National Insurance Program provided through Ringette Canada. The agent handling the coverage is BFL Canada.

A "Certificate of Insurance" document is enclosed for when you are required to show evidence of insurance coverage.

1. Liability Coverage is provided for all normal Sports and Social Activities administered by the Ontario Ringette Association and its member local associations. Normal activities are considered to be clinics, games, practices, training activities/ringette camps, fundraising/promotional events, association and/or team meetings, banquets, registration events and functions, etc. These events must be approved by your Association Executive to be considered Sanctioned.

This does not cover events/functions involving the serving of alcoholic beverages. A specific insurance extension, which involves an additional fee, is required for such events/functions. Contact the O.R.A. office one (1) month in advance of the event to ensure proper coverage is in place. This only applies when associations/members are directly responsible for the serving of alcohol.

2. Sport Accident Coverage provides coverage to those who have paid dues and insurance for participating in the Sport of Ringette. Coverage is not provided for an injury while participating in other activities (soccer, running, swimming, etc.). The Ontario Ringette Association only provides basic coverage for medical expenses only. Any additional insurance is strictly the responsibility of an individual member.
3. If you are required to have your local city, etc. named as an "Additional Insured" on the policy contact the **ORA OFFICE** with:
 - Legal Name of Additional Insured
 - Description of Event
 - Date of Event
 - Name of Association and/or Team

Allow two (2) weeks notice for us to arrange this coverage at no extra cost.

September 2007

Insurance Coverage – How Does It Work?

Liability Coverage. To be eligible for coverage the following conditions must be met:

- a) Local associations must be in good standing and have paid their annual membership fees.
- b) All voting members of the Association Executive must be registered with the O.R.A (dues and insurance paid).
- c) Coverage for Clinics, games, practices, training activities/camps.
 - must have association executive approval.
 - all players taking part must be registered (dues and insurance paid).
- d) Coverage for Ringette Day Camps/Ringette Schools/Player Clinics.
 - must have association executive approval
 - all players taking part must be registered (dues and insurance paid)
 - submitted \$15.00 administration fee and Camp Registration Form ATH-F-02 to ORA.

The association must maintain a separate list of other volunteers, who periodically assist the association in some capacity. The association has liability coverage for the actions of these volunteers only. Dues and fees are not applicable.

Sport Accident Coverage: (Medical Expenses only)

Coverage is provided for those individuals who are registered members of the Ontario Ringette Association (dues and insurance paid). It is strongly recommended to register any person who assists with on ice activities or acts as a Bench Staff at-large for the Association.

This is supplemental coverage to your personal medical coverage. If you are injured while participating in the sport and incur out of pocket cost, the first step is to submit these charges to your personal medical provider. This is usually through your employer.

If there are charges that are not covered or go beyond the coverage limits, these are then submitted to BFL Canada. The BFL Canada Accident Claim Form must be filled out and submitted to the ORA office within fifteen (15) days of the accident.

Remember that if you are injured you must fill out and submit a Risk Management & Safety Incident/Accident Form (M-F-13) within two (2) business days.



The Lorenzetti Group of Companies

BFL Canada Inc.
2001 McGill College Avenue
Suite 2200
Montreal, Quebec H3A 1G1
Tel: (514) 843-3632
Fax: (514) 843-3842
Toll Free: 1-800-466-2842

Certificate of Insurance

N°: RC-1665

This is to certify to: **ONTARIO RINGETTE ASSOCIATION**
Address: 1185 Eglinton Avenue East, Suite 705, North York, Ontario, M3C 3C6
that the following described policy(ies) or cover note(s) in force at this date have been affected to cover as shown below:
Named insured: **RINGETTE CANADA**
Address: 5510 Canotek Road, Suite 201, Gloucester, Ontario, K1J 9J4

and: **ONTARIO RINGETTE ASSOCIATION**
1185 Eglinton Avenue East, Suite 705, North York, Ontario, M3C 3C6

Description of operations and/or activities and/or locations to which this certificate applies:
USE OF FACILITIES
2007-2008 Ringette Season

Type	Insurer	Policy n°	Expiry (mm/dd/yyyy)	Limits - Amounts of Insurance	
Commercial General Liability Insurance	Lloyd's through Sports Can Insurance Consultants	LL00996	September 15, 2008	\$5,000,000 (Can.)	per occurrence
				\$5,000,000 (Can.)	aggregate per occurrence

ADDITIONAL COVERAGES: Products and Completed Operations Cross Liability Clause Blanket Contractual Liability

IT IS UNDERSTOOD AND AGREED THAT THE FOLLOWING ENTITIES ARE ADDED TO THE POLICY AS ADDITIONAL INSURED BUT ONLY WITH RESPECT TO THE OPERATIONS OF THE NAMED INSURED DESCRIBED ABOVE. THIS CERTIFICATE APPLIES TO THE MEMBERS AND AUTHORIZED PERSONNEL OF THE INSURED WHILE OPERATING WITHIN THE SCOPE OF THEIR DUTIES.

N/A

This certificate is subject to all the limitations, exclusions and conditions of the above-listed policy(ies) as they now exist or may hereafter be endorsed.

Signed in Montreal this September 14, 2007

BFL Canada Inc.
Robert Marceau
Authorized Representative



The Lorenzetti Group of Companies

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2001 McGill College Avenue
Suite 2200
Montreal, Quebec H3A 1G1
Tel.: (514) 843-3632
Fax: (514) 843-3842
Toll Free: 1-800-465-2842

C/O Mike Beaton; Ontario Ringette Association, 705-1185 Eglinton Avenue East, North York, Ontario, M3C 3C6
T: (416) 426-7204 F: (416) 426-7359 email: executive.director@ontario-ringette.com

CERTIFICATE OF INSURANCE REQUEST FORM

This is to certify to:

(Name of entity requesting proof of insurance) _____

Address: _____

that the following described policy(ies) or binder(s) in force at this date have been effected to cover as shown below:

Name of Insured: RINGETTE CANADA
5510 Canotek Road, Suite 201, Gloucester, Ontario, K1J 9J4

and: ONTARIO RINGETTE ASSOCIATION
1185 Eglinton Avenue East, Suite 705, North York, Ontario, M3C 3C6

and: _____

Name of Team /Club/Assoc.: _____

Name of Contact: _____ Tel. No.: () _____ Fax No.: () _____

Description of Event(s): _____

Date(s): _____

Type	Insurer	Policy n°	Expiry	Limits - Amounts of Insurance
Commercial General Liability Insurance	Lloyd's through Sports Can Insurance Consultants	LL00996	September 15, 2008	\$5,000,000 (Can.) General Liability Insurance

ADDITIONAL INSURED (LEGAL NAME):		IF ADDITIONAL LIST ATTACHED, PLEASE CHECK <input type="checkbox"/>
1. _____	4. _____	
2. _____	5. _____	
3. _____	6. _____	

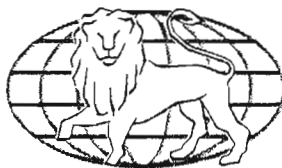
THE ABOVE ENTITIES WILL BE ADDED TO THE POLICY AS ADDITIONAL INSURED BUT ONLY WITH RESPECT TO THE OPERATIONS OF THE NAMED INSURED DESCRIBED ABOVE. THE CERTIFICATE APPLIES TO THE MEMBERS AND AUTHORIZED PERSONNEL OF THE INSURED WHILE OPERATING WITHIN THE SCOPE OF THEIR DUTIES AND APPLIES ONLY TO THE DATES OF THE EVENT AS MENTIONED ABOVE.

This certificate has been approved by: _____
MIKE BEATON - EXECUTIVE DIRECTOR



RINGETTE RINGUETTE
CANADA CANADA

INSURANCE SUMMARY



BFL CANADA

2001 McGill College, Suite 2200

Montreal, Quebec, H3A 1G1

Tel: (514) 843-3632 or 1 800 465-2842 / Fax: (514) 843-3842

email: Sports@BFLCanada.ca

www.BFLCanada.ca

Contacts: Jim Stirling, Vice-President, National Practice Leader (Sports and Leisure)
Robert Mancuso, Client Service Manager

GENERAL LIABILITY

POLICY PERIOD: SEPT.15/2007 TO SEPT.15/2008

LIMIT ORA, B.C., & N.S.	LIMIT OTHER *MEMBER PROVINCES	
\$5,000,000	\$2,000,000	per occurrence, annual aggregate

* Member provinces = British Columbia, Ontario, Québec, New Brunswick, Nova Scotia and Northwest Territories, P.E.I.

NAMED INSURED TO INCLUDE:

Ringette Canada, Ringuette Canada, Provincial Associations, Affiliated Leagues, Clubs and/or, Teams their Officers, Directors, Coaches, Officials, Players, Auxiliary Workers, Employees and Volunteers, participating in the program.

The operations of the insured include:

- All Games and Practices
- Fund Raising Events
- Provincial Tournaments
- National Tournaments
- World Championships
- Social Events
- Club, Provincial and
- National Meetings

<u>Extensions of Coverage</u>	<u>ORA, B.C. & N.S.</u>	<u>Other member provinces</u>
◆ Premises & Operations	included	included
◆ Personal Injury	\$5,000,000	\$2,000,000
◆ Contingent Employers Liability	Included	Included
◆ Medical Payments (per person)	\$1,000 per claim, Max. =\$10,000 per year	\$1,000 per claim, Max. =\$10,000 per year
◆ Tenants Legal Liability	\$1,000,000	\$1,000,000
◆ Non-owned automobile	\$2,000,000	\$2,000,000
◆ Employees and Volunteers as Additional Insureds	Included	Included
◆ Cross Liability/Severability of Interest	Included	Included
◆ Broad Form Property Damage Liability	Included	Included
◆ Incidental Malpractice	Included	Included
◆ Certificate Holder as additional insured	Included	Included
◆ Interest Before and After Judgement	Included	Included
◆ Legal Liability for Damage to Hired Automobiles (short term leases)	\$50,000. \$500. Deductible	\$50,000. \$500. Deductible
◆ Host Liquor Law	available upon request	available upon request
◆ Participant to Participant coverage	Included	Included
◆ Limited World Wide Territory	Included	Included
◆ Injury to Spectators	included	Included

<u>Deductibles</u>	
Directors & Officers Liability	\$1,000.00
Non-owned automobile	\$500.00
Tenants Legal Liability (All perils)	\$500.00
Liability for damage to hired automobiles	\$500.00

Important exclusions: U.S. Citizens, U.S. Activities, Sexual Misconduct, Host Liquor except for National AGM, Cyber/Data, War and Terrorism

DIRECTORS & OFFICERS LIABILITY INSURANCE

Exposures Of A Director And Officer In Non-Profit Organisation:

- ◆ Employee Discrimination
- ◆ Wrongful Dismissal
- ◆ The Activities of Volunteers and or Employees
- ◆ The Enforcement of the Association's or Government Regulations
- ◆ Providing Advice to Members
- ◆ Unpaid Wages
- ◆ Uncollected Withholding Taxes

COVERAGES:

Limit of Insurance: \$1,000,000.
\$ 1,000. deductible

Should Include: ⇒ The Entity.
⇒ The Directors, Officers and Administrators including spouses and heirs.
⇒ Administrative errors and omissions.
⇒ No prior acts exclusions or restrictions.
⇒ Extended reporting 12 months (upon request).
⇒ Limit of insurance applies to each D&O individually subject to an annual limit of \$1,000,000.
⇒ No exclusion for Director to Director law suits.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

AD&D insurance provides coverage to members for injuries they may sustain while participating in the sport or travelling to and from an event.

Limits of Insurance

Accidental Death-	\$15,000.
Quadriplegia, paraplegia or hemiplegia,-	\$30,000.
Total loss of speech, hearing or eyesight:	\$30,000.
Total loss of one limb:	\$22,500.
Dental (\$250.00 per tooth) Per accident:	\$ 5,000.
Bone Fractures (subject to schedule): Max:	\$ 300.
Occupational Training	\$ 3,000.
Tutorial Services (\$20/hour) - Maximum:	\$ 2,000.
Emergency Taxi	\$ 50.
Ambulances	\$ 250.
Accidental Medical Treatment Benefit including glasses: \$100.00 / Physiotherapy: \$500.00 / Chiropractic treatment: \$500.00	\$15,000.
Repatriation Benefit	\$10,000.
Rehabilitation Benefit	\$10,000.
Family Transportation	\$10,000.
Alteration to the Residence and Vehicle	\$10,000.
Out of Province Medical Accident	\$10,000.
Prosthetic Devices	\$ 3,000.

RATING OVERVIEW

COMMERCIAL GENERAL LIABILITY / D&O

Limit of \$2,000,000	\$1.25 per member
Limit of \$5,000,000	\$1.80 per member

ACCIDENTAL DEATH & DISMEMBERMENT

\$0.61 per member

Note: Provincial taxes must be added as follows:

<i>Québec:</i>	<i>9%</i>
<i>Ontario:</i>	<i>8%</i>