

## OPTIONAL COVERAGES TO WTF TAEKWONDO CANADA REGISTERED MEMBERS AND SCHOOLS:

### 1. Travel Coverage

Members have access to Sports-Can's travel coverage under the WTF Taekwondo Canada Program. This coverage will apply while on sanctioned tours on a per person/per day rate.

- Limit - \$2,000,000

Please complete a travel application and "tour out" form found on WTF Taekwondo Canada's Web site and submit it via email to Eva Havaris at [ehavaris@wtfcanada.com](mailto:ehavaris@wtfcanada.com) along with your tour approval letter.

### 2. Directors and Officers Insurance

Directors and officers (D&O) may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. Subject to policy details, D&O insurance may pay those sums the organization, directors, and officers, become legally obligated to pay as compensatory damages because of a wrongful act.

- Limit - \$1,000,000 claims made
- Retention - \$1,000

### 3. School Coverage

Registered Schools have access to Sports-Can's exclusive school liability coverage under the WTF Taekwondo Canada Program. This coverage provides \$5,000,000 in liability insurance for your school and is available to registered and approved schools. Property coverage is also available.

- Limit - \$5,000,000

#### *Please contact:*

Eva Havaris at [ehavaris@wtfcanada.com](mailto:ehavaris@wtfcanada.com) for coverage and pricing inquiries.

## INSURANCE BROKER INFORMATION

### **Marsh Canada Limited**

161 Bay Street, Suite 1400  
Toronto, Ontario M5J 2S4

### **Kyle Nichols – Client Executive**

[kyle.nichols@marsh.com](mailto:kyle.nichols@marsh.com)  
Phone: 416 868 8881  
Fax: 416 815 3592

## CLAIMS INFORMATION

### **Please report all claims to:**

Email: [toronto.claims@marsh.com](mailto:toronto.claims@marsh.com)  
For 24/7 Marsh Claims Service and Reporting  
call 1 855 627 7454

Please send any third party liability claims  
direct to WTF Taekwondo Canada.\*

### **WTF Taekwondo Canada Online Registration**

*Please visit:*

<https://taekwondo.sportingdna.ca/en/users/login>

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Administered by:  
Marsh Canada Limited

# 2012 INSURANCE PROGRAM



## NATIONAL OFFICE

WTF TAEKWONDO  
ASSOCIATION OF CANADA  
310 - 1376 BANK STREET  
OTTAWA, ON K1H 7Y3  
CANADA  
Phone: 613 523 4134  
Fax: 613 523 6651

Underwritten by:



LEADERSHIP, KNOWLEDGE, SOLUTIONS...WORLDWIDE.

# INSURANCE PROGRAM FOR ALL REGISTERED MEMBERS

**WTF Canada's National Insurance Program** - Bringing comprehensive, affordable, consistent coverage to Canada's Taekwondo Community

**Who is Insured?** - All active members, employees, officers, directors, officials, referees, players, coaches, managers, volunteers, and auxiliary workers when entered in the WTF Taekwondo Canada database.

**Activities Covered** - Sanctioned or authorized activities, and events such as games, practices, tournaments, training, clinics, seminars, tours, fundraisers, etc. within your sport discipline.

For a complete list of sanctioned activities, please refer to the Sanctioned Guidelines on WTF Taekwondo Canada's Web site or contact your Provincial Union.

## SPORTS 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 pays for this defense as well as any costs awarded against you, subject to policy terms, conditions, and exclusions.

The policy pays 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 participants, spectators, property of lessors, and others resulting from your operations only. Coverage includes participant to participant liability.

**The following are the limits provided under the policy:**

- \$5,000,000 each occurrence; and
- \$1,000 deductible.

**Including the following extensions:**

- \$5 million .....Each Occurrence
- \$5 million .....Aggregate (*Products and completed Operations only*)
- \$5 million .....Personal Injury
- \$5 million .....Non-Owned Auto
- \$1,000/\$10,000.....Medical Expense (*any one person/any one accident*)
- \$1 million .....Tenants Legal Liability

## ABUSE COVERAGE

This coverage has been included in your liability policy and provides protection for members who become legally obligated to pay damages and supplementary payments because of bodily injury or personal injury arising out of accounts of, resulting from or relating to any actual or threatened abuse.

- \$1,000,000 claims made limit; and
- \$1,000 deductible.



## SPORT ACCIDENT INSURANCE

The company may pay the amount specified in the Table of Losses if an insured sustains a loss stated therein resulting from an injury, provided that the loss occurs within 365 days of the accident causing the loss.

<b>Loss of Life, Dismemberment, or Loss of Sight (as per table)</b> .....	up to \$25,000
<b>Permanent Loss/Disablement</b> .....	up to \$20,000
<b>Prosthetic Devices</b> .....	up to \$3,000
<b>Blanket Accident Reimbursement</b> .....	up to \$10,000
<b>Rehabilitation</b> .....	up to \$3,000
<b>Tuition</b> .....	up to \$2,000
<b>Special Treatment Travel</b> .....	up to \$1,000
<b>Out of Province Medical Accident</b> .....	up to \$10,000 (Inside Canada)
<b>Eyeglass, Contact Lens (Resulting from Injury)</b>	up to \$100
<b>Emergency Transportation</b> .....	up to \$50
<b>Blanket Dental</b> .....	up to \$5,000
<b>Future Dental Benefit</b> .....	up to \$1,000
<b>Dentures/Bridgework</b> .....	up to \$2,000
<b>Fractures</b> .....	up to \$500
<b>Babysitting</b> .....	up to \$500
<b>Youth Wage Loss</b> .....	up to \$1,000

Aggregate Limit Payable for any one Accident  
up to \$2,000,000

If more than one loss is sustained as a result of an accident, only the largest benefit shall be payable.