

Supplementary Travel Medical Insurance (Coverage outside Canada)

Travel Medical Insurance is available for purchase by OAWA members. This coverage will protect you for emergency medical care in excess of your provincial or territorial plan, due to an illness or accident.

Ontario Amateur Wrestling Association's Sport Accident Insurance only provides coverage in Canada for the sport whereas Travel Medical Insurance provides coverage outside Canada for any situation sport or non-sport.

OAWA's Sport Accident Insurance covers injury whereas the Travel Medical Insurance covers injury or illness.
I.E. Heart attacks or other medical events requiring emergency hospital medical attention.

Important points to remember when travelling outside of Canada to participate in an Amateur Wrestling activity:

- Must be a "Permanent Resident of Canada"
A "Permanent Resident of Canada" means having a primary residence in Canada and a Canadian taxpayer.
A "Permanent Resident" does not have to be a Canadian Citizen.
- Contact the OAWA's office for approval
- Purchase Travel Medical Insurance by contacting:

Pearson Dunn Insurance Inc.
Attention: Sports & Recreation Dept.
Toll Free: 1-800-461-5087
Email: sportsadministrator@pearsondunn.com

Insurance Provided By:

**PEARSON DUNN INSURANCE INC.
A JONES BROWN COMPANY**

PEARSON DUNN

435 McNeilly Rd., Suite 103
Stoney Creek, ON L8E 5E3
T 905-575-6809 x.133
1-800-461-5087 x.133
F 905-643-8321
E sportsadministrator@pearsondunn.com

Underwritten By:



AVIVA INSURANCE COMPANY OF CANADA

**Save Money on your Car and
Home Insurance
Call Today for a free estimate:**

**Pearson Dunn Insurance Inc.
Toll Free: 1-844-773-7853**

Pearson Dunn Insurance Inc. will donate **\$10** to **OAWA** for every insurance quote provided to an association member and their family.



INSURANCE PROGRAM

MEMBER BENEFITS

Liability Insurance (Worldwide Coverage)

Ontario Amateur Wrestling Association (OAWA) provides **Liability Insurance** for all registered members including participants, managers, coaches, directors, officers, officials, trainers, employees and volunteers while participating in or training for Activities Sanctioned by **OAWA**. "**Sanctioned Activities**" shall mean all games, competitions, sports demonstrations, related practice and training - including club practice and related training activities, social and fundraising activities run or authorized by **OAWA**. Sanctioning (Authorization) must be granted by **OAWA** by way of written procedural manual or specific agreement in writing by your authorized executive.

OAWA's Liability Insurance covers your legal liability for bodily injury to, or damage to property of others such as spectators, passers-by, property owners and others resulting from your activities. The policy also covers your legal liability for injury to participants. You may not be liable but you will need to be defended in court.

The Liability Policy also includes **Errors & Omissions/Directors & Officers (Wrongful Acts) Liability**. This coverage protects the Directors & Officers, Executives, Employees and Volunteers for consequences of their actions against civil suits alleging "wrongful acts". This coverage is automatically included for each registered member club. This Coverage does **Not** respond to employment related issues such as wrongful dismissal, "Bodily injury", "property damage" or "personal and advertising injury", acts of fraud or dishonesty, gaining in fact any personal profit or advantage to which you were not legally entitled, Claims or "action" seeking relief, or redress, in any form other than money damages.

Highlights of Liability Coverage

- \$5,000,000 Commercial General Liability/per occurrence
- \$1,000,000/Errors & Omissions/Directors & Officers Liability/per occurrence. Coverage extends to all registered member clubs.
- \$2,000,000 Tenants Legal Liability
- \$10,000 Voluntary Medical Payments (Third Party)
- Participant Liability
- Non-Owned Automobile
- Legal Liability Damage to Non-Owned Autos/\$50,000 All Perils
- Personal Injury/Advertising Injury Liability
- Employers Liability
- Products & Completed Operations/Aggregate Limit \$5,000,000
- Incidental Medical Malpractice
- Premises, Property & Operations Liability
- Cross Liability Clause
- Liquor Liability for Awards Ceremonies/Banquets
- Social & Fundraising Activities
- Worldwide coverage with suits brought in Canada and the United States of America (including its territories and possessions).

Sport Accident Insurance (Coverage within Canada)

Ontario Amateur Wrestling Association (OAWA) provides **Sport Accident Insurance** for registered members including participants, managers, coaches, directors, officers, officials and trainers.

OAWA's Sport Accident Insurance provides coverage for "out of pocket medical expenses" due to an insured member who has sustained an injury while participating in a **Sanctioned OAWA Activity**. This coverage is applicable **in Canada** and is **secondary to any other government or private health insurance plan**.

Highlights of Sport Accident Coverage

- Dental Accident Reimbursement
Up to \$10,000
- Medical Expense Reimbursement
Up to \$15,000
- Principal Sum Benefits
Up to \$50,000
- Accidental Death
\$50,000
- Fracture Indemnity Benefit
Up to \$1,000
- Rehabilitation Indemnity Benefit
Up to \$3,000
- Tuition Fees Reimbursement
Up to \$2,000
- Emergency Transportation Benefit
Up to \$50
- Family Transportation Benefit
Up to \$2,500
- Dentures, Removable Teeth, Hearing Aids, Eyeglass and Contact Lenses
Up to \$200
- Weekly Income – Waiting Period – 30 days
\$100 Weekly Income

Sport Accident Insurance (Coverage within Canada)

- This plan is **secondary** to any existing medical plan (will pay only the amount of eligible expenses that are not eligible with any insurer). Submit forms & receipts to **Pearson Dunn Insurance Inc.**
- No payment for benefits covered under any government health plan whether the insured is enrolled in such a plan or not.
- Obtain claim forms **IMMEDIATELY** by contacting the **OAWA** Office.
- **Pearson Dunn Insurance Inc.** must receive notice of your accident date within **30** days from date of injury and must receive claim documentation within **90** days.
- This coverage includes activities sanctioned by **OAWA**.
- Does **Not** cover individual members practicing by themselves where **OAWA** has no direct involvement or sanction.

Sport Accident Claims to be submitted to:

Tim MaGarrey, Provincial Director,
Ontario Amateur Wrestling Association
3 Concorde Gate, Suite 213
Don Mills, ON M3C 3N7
Email: admin@oawa.ca
Phone: (416) 426-7274

This document is a coverage summary for your convenience, not a contract or legal or tax advice. This document contains proprietary and confidential information belonging to Pearson Dunn Insurance, a Jones Brown Company. The unauthorized reproduction or use of this document or information contained herein is prohibited by law. It is provided to facilitate your understanding of the relevant insurance program. Please refer to the actual policies when issued for the specific terms, conditions, limitations and exclusions that will govern coverage in the event of a loss.