

## 7 Insurance

If a claim results from an incident occurring at a SASSA sanctioned event, the insurance deductible should be covered by SASSA.

### 7.1 Insurance Coverage

This is a summary of the insurance policy. The actual policy at the SASSA office should be consulted for confirmation of coverage.

SASSA shall not be responsible for loss due to inaccuracy of this information.

Members of SASSA are covered under:

#### 1. Sports Accident Insurance Policy:

Insurer:	Gan General Insurance Company (Administered by All Sport Marketing Ltd.)		
Broker:	Aon Reed Stenhouse Inc.		
Effective Dates:	April 1 - March 31		
Deductible:	\$ NIL		
Coverage:	Principal Sum (Plan 3)	-	25,000
	Dental Coverage	-	5,000

This coverage extends to players, managers, coaches, trainers, executives, general managers or officials if injured while participating in a practice session, game training camp, tournament approved by and under the supervision or proper authority of the association or traveling directly to or from such practice session. It also will help pay for accidental dental, tuition fees, emergency transportation and fracture and dislocation indemnity.

This coverage is "no fault" insurance. Unlike your liability coverage no liability or negligence is required to claim, only an injury during a insured activity.

The principal sum of \$25,000.00 refers to the indemnity limit for accidental death, permanent loss and the blanket accident reimbursement. Dental coverage for non-contact sports is \$5,000.

#### 2. Sports Liability Insurance Policy:

Insurer:	Gan General Insurance Company (Administered by All Sport Marketing Ltd.)		
Broker:	Aon Reed Stenhouse Inc.		
Effective Dates:	April 1 - March 31		
Deductible:		-	\$500.00
	Directors and Officers Liability	-	\$5,000,000
	Participants Liability	-	\$5,000,000
	Tenants All Risk Legal Liability	-	\$250,000

In the event that the SASSA must make an insurance claim, the Association be responsible for the required deductible as set out in the SASSA's Insurance policy(ies).

For more information contact the SASSA office at:  
Saskatchewan Amateur Speed Skating Association  
2205 Victoria Avenue Regina, SK S4P 0S4  
Telephone: (306) 780-9400 Fax: (306) 525-4009  
Email: sassa@sasktel.net

## 7.2 Insurance Claim Procedures

1. It is the entire responsibility of the Insured to obtain an Athletic Accident Claim Form from the SASSA office.
2. The parent/guardian of the insured shall complete fully the front portion concerning the accident particulars.
3. The Insured shall submit the completed claim form to the SASSA office at 2205 Victoria Avenue, Regina, SK. S4P 0S4, for signed certification.
4. The Insured shall be responsible to forward to the Insurance Company the completed claim form for payment. If requested by the Insured, the SASSA Executive Director will forward the completed claim form to the Insurance Company.
5. For Dental Claims, the Insured shall have the attending dentist complete the applicable portions.
6. For claims requiring a report from a Doctor, Chiropractor, Osteopath, etc. the Company will forward the necessary forms to you on receipt of the completed Athletic Accident Claim Form.
7. THE COMPANY SHOULD BE NOTIFIED WITHIN 30 DAYS AND PROOF OF CLAIM, INCLUDING A REPORT FROM THE ATTENDING DENTIST OR DOCTOR, MUST BE SUBMITTED WITHIN 90 DAYS OF THE DATE OF THE ACCIDENT.
8. This form and all insured accounts which you are required to pay should be forwarded without delay to:

AON Reed Stenhouse Inc.  
2103-11<sup>th</sup> Avenue, Suite 1000  
Regina, SK S4P 3Z8