

# HOLMAN

INSURANCE BROKERS LTD.

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## 2024 CERTIFICATE OF INSURANCE

THIS IS TO CERTIFY that the policy (ies) of insurance described herein have been issued to the Insured named herein for the policy period indicated. Notwithstanding any requirement, term or condition of any contract of other document with respect to which the Certificate may be issued or may pertain, the insurance afforded by the policy(ies) described herein is subject to all terms, conditions and exclusions of such policy(ies).

**Named Insured:** Slo-Pitch National Softball Inc. and Member Leagues, excluding Ontario  
**Mailing Address:** Unit 9 – 20 Lightbeam Terrace Brampton, ON L6Y 6H9  
**Insured Operations:** National Organization for slo-pitch baseball in the provinces of BC,AB,SK,MB,QC,MRT,NL excluding Ontario

**Member Club /  
League/Tournament:**  
**Location:** (Park, Diamond):

Liability	Insurer	Policy No.	Effective Date (mm/dd/yy)	Expiry Date (mm/dd/yy)	Limits of Liability (Occurrence-form)
Commercial General Liability	Certain Underwriters in Lloyds, through Special Risk Managers	SR094318	03/31/2024	03/31/2025	\$5,000,000
Bodily Injury/Property damage					\$5,000,000
Personal & Advertising Injury					\$5,000,000
Products & Completed Operations					\$5,000,000
Tenants Legal Liability					\$1,000,000
Medical expenses					\$25,000 per accident
Non-Owned Automobile S.P.F.6					\$5,000,000
Legal Liability for Damage to hired Automobiles- SEF 94					\$50,000
Included as per wording:					
- Cross Liability					
- Blanket contractual					
- Employees / Volunteers added as additional insured					
- Injury to participants and Spectators					
- Waiver of subrogation					

**Additional Insured / Certificate Holder:**

It is understood, agreed that the Additional Insured is added for Commercial General Liability only as it pertains to the operations of the Named Insured

**Termination:** The Insurer shall endeavor to provide 30 days written notice of cancellation to the Certificate Holder.

**Exclusions, Warranties, special conditions:** Molestation Exclusion, Host Liquor Exclusion, Forcible Ejection Exclusion, Illegal Substances & Illegal Activity Exclusion, Total Cyber & Data Exclusion, Terrorism & Nuclear Exclusion, US Residents/Activities Exclusion (5045A), Punitive & Exemplary Damages Exclusion, Sanction Limitation and Exclusion Clause, Intent to Injure Exclusion, Trampoline Exposure Exclusion Waiver Warranty (5175) Additional Insured's Certificate Holding (5156) Microorganism Exclusion, Communicable Disease Exclusion, Suit in Canada Clause

**This Certificate of Insurance and coverage affected by it is subject to all Terms and Conditions of the policy to be issued and subject to all Statutory Conditions when applicable to the province in which the risk is located. This Certificate of Insurance shows coverage in force at the date shown below. The Certificate is for information purposes only and does not change the policy. This policy may contain a clause which limits the amount payable.**

**DATE:**

Holman Insurance Brokers Ltd.

Authorized Representative(s)



## 2024 INSURANCE PROGRAM

Covers Member leagues in BC, AB, SK, MB, QC, NS, NB, PEI, NL Except ON



**The information contained in this document provides an overview of the 2024 insurance program and in no way constitutes a legal contract and does not bind any of the described coverage. It is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. In all cases the actual Master Insurance Policy documents on file with Slo-Pitch National Inc. will prevail. E.&O.**

*Slo-Pitch National has entered into an agreement with Holman Insurance Brokers Ltd. to offer various insurance packages for Slo-Pitch activities to teams, leagues, tournament conveners, umpires and others involved in a sanctioned activity.*

SPN recommends reviewing the updated Code of conduct: <https://www.slo-pitch.com/content/code-of-conduct>

- a.) Zero tolerance of Alcohol, Cannabis and illicit drugs (outside of approved beer gardens): before, during & after the game.
- b.) Members are required to vacate the premise at the conclusion of the game / event in accordance with the end of rental agreement.
- c.) Field Maintenance: Coaches, umpires, managers can assist prior to game in maintaining the fields as necessary to ensure safety and enjoyment each game. Cleaning up garbage, raking the infield for uneven grading, ponding / pooling of water, filling in holes or note items like divots and identify excessive wet areas in outfield after rainfall.

*All participants complete and sign the 2024 Assumption of risk, waiver of claims, release of liability and payment of registration by SPN national office, regional director or provincial coordinator. Coverage expires march 31, 2025*

### **WHAT**

**LIABILITY** coverage is \$5,000,000 per occurrence and only covers Bodily Injury for negligent acts and property damage  
**LIQUOR LIABILITY is specifically excluded under the SPN program.** Available through Holman Insurance Brokers Ltd. directly

**SECONDARY ACCIDENT, AD&D – Sports Accident / Medical Reimbursement:** pays for such items as: crutches, emergency ambulance/taxi, dental, rehab, etc. for which coverage is not already available under your own or an existing plan. This is secondary to any existing health plan (personal or through employers) and any government offered plan whether or not you are a member.

### **WHERE**

*Various baseball diamonds and other related premises across Canada sanctioned activities.*

*Group Team Travel / Accident outside of Canada is not covered by SPN, nor offers a program. Leagues are responsible for their own out of country Travel / accident arrangements.*

### **WHO IS COVERED**

#### **Registered Members**

*Including players, coaches, managers, umpires, convenors, league executives, volunteers as listed and electronically accepted on SPN 2024 Assumption risk, waiver of claims and release of liability agreement are covered under the insurance program.*

*Insurance applies only when you are playing with (and on the SPN waiver/roster of) a team that is insured through Slo-Pitch National. It covers you while playing WITH THAT TEAM and is NOT transferable from team to team.*

#### **1) Teams and Leagues**

*Coverage is included for all SPN sanctioned events, games, tournaments and National approved tournaments across Canada.*

*Cost for Team Liability and Secondary Accident coverage is included with registration fee.*

Some maximums and limitations apply. **A \$2,500 deductible applies on the liability policy.** \*A surcharge may be added in various regions - contact your Regional Director.

## 2) **Umpires**

Coverage is included for all SPN sanctioned events, games, tournaments and National approved tournaments across Canada. Cost for Umpires is included in the membership fee. Umpire insurance coverage does not begin until the umpire has passed the exam.

## **HOW**

### 1.) **Injury / Incident / Medical Report:**

Within 30 days of an incident or injury Umpires, Presidents or Tournament Conveners must complete an Injury / Incident report and advise the SPN National Office.

The SPN National Office will confirm that the applicant is on the waiver/roster of the team and provide them with sport accident insurance information outline benefits, exclusions and limitations. It is the responsibility of the member to complete the forms.

You should complete an Incident report when

- Participant requires assistance on the field during the course of a slo-pitch sanctioned activity
- Participant taken by ambulance
- Incident reports should be completed regardless of the severity. When it comes to injuries, it is always better to be "safe than sorry". Even if an injury may appear minor at first, it is good practice to have participant checked out by a healthcare professional. Remember, an injury may not show its full spectrum of symptoms right away.

This coverage assists members who may not have private secondary coverage for services such as dental & Physiotherapy. **Coverage is secondary to any provincial, employer, spousal, credit card or other insurance plan.**

**This is not a loss of wage / income policy** – many employers offer disability, income replacement Insurance. **There is no fee or deductible to make an accident claim or file an incident report.**

### 2.) **Property Damage**

The SPN policy **does not** respond to any claims involving property or damage to a third-party property including automobile such as windshield. When a person parks or resides in a premise near a municipal parking lot, baseball/softball facility, the owner assumes the risk and should take precautions, implemented and promoted by the municipality, this can include signage (i.e., Warning signs), fencing and park, reside at their own risk. A vehicle or property owner may choose to file a personal auto or home claim for damages. SPN will not be involved in the resolution of any incident.

No coverage for lost, stolen baseball equipment and gear.

### 3.) **Liquor Liability**

The SPN policy **does not** respond to any claims involving the furnishing, serving or selling of any alcoholic beverage; nor for acts of an intoxicated person.

**HOST LIQUOR LIABILITY for SPN events can be purchased separately by Conveners, League Executives, etc. Holman Insurance Brokers Ltd.**

Contact: Peter Fetherston [Peter.Fetherston@holmanins.com](mailto:Peter.Fetherston@holmanins.com)

Tel: 905-886-5630 x 1428

Additional details & FAQ's can be found on the SPN website:

<https://www.slo-pitch.com/frequently-asked-questions> ; Click on Insurance tab.

Even with all of the coverage we have outlined above Slo-Pitch National is able to maintain a low premium. The premium is based upon the total membership of players in Slo-Pitch National and by the continual focus on safety by its leagues, associations and membership. All the members of Slo-pitch national Inc. have the ability to assist in keeping our exposure to a minimum by safe conduct, safety management on an ongoing basis. By growing our efforts in these areas, we will continue to keep our game safe and deliver a strong insurance program we currently deliver.