

1. We are a sales and marketing company dedicated to providing excellence in risk management services to our clients. 2. We support one another. We believe in one another. We acknowledge and respect the ability of one another. 3. We push for professional excellence. 4. We can all improve and learn from one another. 5. There are no second-class citizens—everyone is important and everyone's job is important. 6. We're an open society. 7. Empathy for the other person is not a weakness. 8. Suspicion breeds more suspicion. To trust and be trusted is vital. 9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader. 10. Interpersonal business relationships should be built. 11. We all need one another. We are all cogs in a wheel. 12. No department or person is an island. 13. Professional courtesy is expected. 14. Never ask someone to do something you wouldn't do yourself. 15. I consider myself support for our sales and marketing. We all need one another. Things happen without each other. We are a team. 16. What is earned—not dictated. 17. Fear is a weakness. It is not important at Arthur J. Gallagher

2023-24 INSURANCE PROGRAM

ONTARIO TENNIS ASSOCIATION



Gallagher

Insurance | Risk Management | Consulting

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Introduction

Gallagher Canada is pleased to present the Ontario Tennis Association (OTA) Club Insurance Program for 2023-2024. The OTA provides the members access to a cost effective and comprehensive group insurance program, which includes the following coverage:

- Commercial General Liability
- Abuse Liability
- Sports Errors & Omissions Liability
- Directors & Officers Liability
- Property
- Crime Coverage
- Cyber Liability

Sanctioning

The Insurance Program provides coverage for Ontario Tennis Association and Registered OTA member clubs while participating in or training for "sanctioned sports" as sanctioned by Ontario Tennis Association.

Servicing

Gallagher is one of the world's leading insurance brokers prided on being a family run company that places utmost importance on culture and community. Practicing complete transparency, we have been awarded "World's Most Ethical Companies" by Ethisphere for over a decade running. We are the only broker to have ever had the honor of achieving this prestigious designation. More specifically, the Gallagher Sports & Entertainment Team provides access to specialist advice, innovative program design, claims negotiation and risk management.

Insurers

AXA XL provides the Commercial General Liability, Abuse Liability, Sports Errors & Omissions Liability and Directors & Officers Liability coverage. Wynward Insurance Group provides the Property and Cyber Liability coverage.

Insurance Program Overview

Client Profile

The Ontario Tennis Association (OTA) is the provincial sport governing body for tennis in Ontario. It is a non-profit organization, incorporated under the Corporation Act. It is the largest provincial tennis association in Canada, boasting about 240 clubs and approximately 75,000 adult and child tennis players prior to the global pandemic.

The two basic aims of the OTA are to encourage participation in the sport of tennis in Ontario and to provide a structure of services, which will assist players to reach a level of competence consistent with their personal goals and abilities.

The strengths of the OTA are evident in both its sheer numbers and exposure to every corner of the province, and for the creation and maintenance of an atmosphere of unlimited tennis opportunities for players of all levels, from grassroots to national caliber athletes.

Description of Operations

Activities of the named insured with respect to: Tennis (and Pickleball).

Policy Period

The policy period is April 1, 2023 to April 1, 2024, or following receipt of the application and payment to OTA.

Certificates of Insurance

The Group Policy is issued to the OTA, while a Certificate of Insurance is issued to each member club as per the OTA application process. Additional Certificates of Insurance will be issued within 24 hours of request being received by Gallagher Canada.

Contact Details

Ontario Tennis Association
Andrew Chappell
Membership & Regional Development Manager
1 Shoreham Drive, Suite 200
Toronto, ON M3N 3A7
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Claims

To report a claim please contact Gallagher Canada at IBAM.ON.Sports.Entertainment@ajg.com.

Coverage Summary

THE FOLLOWING COVERAGE OUTLINED IS SUBJECT TO THE TERMS AND CONDITIONS, WHICH WILL BE SET FORTH IN THE POLICY TO BE ISSUED AND IS NOT INTENDED TO INDICATE THE FULL CONDITIONS, TERMS OR EXCLUSIONS OF THE POLICY. SHOULD A DISCREPANCY OCCUR BETWEEN THIS DOCUMENT AND THE ACTUAL POLICY, THE ACTUAL POLICY WILL DOCUMENTS WILL PREVAIL.

Commercial General Liability

This coverage will pay 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 spectators, passers-by, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants. Most General Liability policies contain an exclusion, which excludes suits resulting from participants who are injured while participating in a sporting activity. The coverage provided, also includes Injury to Participants that result from your association, member clubs, or individual members negligence.

This coverage applies to tennis and tennis-related activities only including pickleball (training oriented). The coverage does not include multi-sport camps and no high-risk physical activities.

Additionally, the coverage includes at no additional cost, Additional Insured's, such as Municipalities, Government Departments, Sponsors and Owners of the Facilities in whose name you have agreed to provide insurance for their vicarious liability arising out of your operations.

Policy Limits available – \$2,000,000, \$5,000,000 or \$10,000,000 per claim/annual aggregate.

Coverage – Occurrence Basis	Limit	Deductible
Bodily Injury and Property Damage	As per limit selected	\$2,500
Products & Completed Operations	Annual Aggregate: As per limit selected	
Personal Injury & Advertising Liability	As per limit selected	
Tenants Legal Liability	As per limit selected	
Non-Owned Automobile Liability	As per limit selected	\$1,000
Employers Benefits Liability	As per limit selected	\$1,000
Host Liquor Liability	\$1,000,000	\$2,500
Medical Payments	\$25,000	

Abuse Liability

Coverage for claim of molestation, harassment, bullying or any other form of physical, sexual or mental abuse of a victim by a Perpetrator. This Policy does not respond to illegal or intentional acts and clubs must have ratified OTA Abuse Policy in order to be eligible to purchase coverage. Coaches and Referees are covered.

Policy Limits available – \$250,000, \$500,000 or \$1,000,000 per claim/annual aggregate.

Coverage – Claims Made	Limit	Deductible
Abuse Liability	As per limit selected	\$10,000

Sports Errors & Omissions Liability

Coverage for damages arising from breach of professional duty whether such duty is owed in contract or otherwise in respect of the Insured's legal liability arising from negligent acts, errors or omissions whenever or wherever committed or alleged to have been committed in connection with the Sport (i.e. Tennis).

Policy Limits available – \$2,000,000 or \$5,000,000 per claim/annual aggregate.

Coverage – Claims Made	Limit	Deductible
Sports Errors & Omissions Liability	As per limit selected	\$2,500

Directors & Officers Liability

Directors & Officers Liability Insurance is a type of liability insurance covering directors and officers for claims made against them while serving on a board of directors and/or as an officer. D&O liability insurance can be written to cover the directors and officers of for-profit businesses, privately held firms, not-for-profit organizations, and educational institutions. In effect, the policies function as "management errors and omissions liability insurance," covering claims resulting from managerial decisions that have adverse financial consequences.

Policy Limits available – \$1,000,000, \$2,000,000 or \$5,000,000 per claim/annual aggregate.

Coverage – Claims Made	Limit	Deductible
Directors & Officers Liability	As per limit selected	\$2,500

Property

Property coverage is for loss or damage to club property by events such as fire, theft, water damage, and severe weather. Covers against "all risks" of damage to all property owned by the club at the club location declared on the application including nets, posts, windscreens, fencing, benches, balls, and other equipment and office contents.

Coverage	Limit	Deductible
Contents	As per limit selected	\$1,000
Water Damage	Per Contents Limit	\$5,000
Optional Sewer Back-Up	Per Contents Limit	\$5,000
Optional Flood	Per Contents Limit	\$10,000
Optional Earthquake	Per Contents Limit	3% or \$100,000 whichever is greater

Additionally, coverage is available for tennis courts and for buildings owned by the club or for which the club is legally obligated to insure by contract such as a clubhouse, utility sheds, etc.

Policy Limits – Per Contents / Building / Tennis Courts Limit

Crime Insurance

Covers loss occurring from the theft or destruction of currency owned by the club. \$10,000 in coverage is automatically included with the purchase of property insurance.

Coverage	Limit	Deductible
Crime Insurance	\$10,000	\$1,000

Cyber Liability

Comprehensive insurance coverage for OTA clubs to manage cyber risk is available. Protection is made available for Phishing and Data Breaches, Ransomware and Cyber Extortion, Wire Fraud and Social Engineering and Crisis Management.

Policy Limit available – \$250,000.

Coverage	Limit	Deductible
Cyber Liability	\$250,000	\$1,000

Additional Considerations / Coverage Options

Boiler and Machinery Breakdown Insurance

Hot Water Tanks, mechanical and electrical equipment, including certain fired and unfired pressure vessels used in the heating, air conditioning, lighting, and power of an indoor facility are not covered under the property policy. Therefore, any losses as a result of damages caused by explosion or breakdown of objects such as boilers and related pipes, compressors, electrical panels, transformers, and certain types of heating equipment are not covered.

Also, there is also no coverage for any resulting damage to other property owned by, or under the control of the club such as electrical panel short-outs, compressor explosion, or a boiler tube crack. The sole exception to this situation is if fire ensues, then only the damage caused by fire is covered.

This equipment would include inflating fans and other equipment in bubble facilities.

Additionally, member clubs that are leasing municipally-owned clubhouse buildings may be responsible under a lease agreement to carry both Property and Boiler and Machinery insurance.

For more information, please contact Gallagher Canada.

Bubble Facilities

OTA member clubs with indoor facilities housed by a bubble will require special underwriting considerations due to the nature and value of the risk involved. Gallagher Canada has sourced options to provide special coverage.

For more information, please contact Gallagher Canada.

Property

Sewer Back-up Insurance – Extends to insure against loss or damage caused directly by the backing up of sewers, sumps, septic tanks and drains. A separate deductible applies. A sub-limit of insurance may also apply.

Flood Insurance – Extends to insure against loss or damage caused directly by flood. A separate and usually higher deductible applies.

Earthquake Insurance – Extends to insure loss or damage caused directly by earthquake. A separate deductible applies. The deductible may be a stated amount or a percentage of the insured value of the property.

The rates for the above are included in the 2023-24 Premiums Chart on the next page.

Business Interruption (Loss of Income) Insurance

Business Interruption Insurance (i.e. loss of income and increased expenses as a result of an insured loss) can be included under the property insurance policy provided by Wynward Insurance Group. The rate is included in the 2023-24 Premiums Chart on the next page.

For more information, please contact Gallagher Canada.

2023-24 Premiums

The following are the premiums and rates for the 2023-24 policy period.

Please note that Abuse Liability, Sports Errors & Omissions Liability and Directors & Officers Liability is only available when the Commercial General Liability is purchased. Additionally, Cyber Liability is only available if Property coverage is purchased.

Commercial General Liability Limit	Premiums (subject to 8% Ontario Retail Sales Tax)
\$2,000,000 – Less than 5 courts	\$450
\$2,000,000 – 5 courts of more	\$650
\$5,000,000 – Less than 5 courts	\$650
\$5,000,000 – 5 courts of more	\$970
\$10,000,000 – Less than 5 courts	\$1,250
\$10,000,000 – 5 courts of more	\$1,750
Abuse Limit	Premiums (subject to 8% Ontario Retail Sales Tax)
\$250,000 – Less than 5 courts	\$135
\$250,000 – 5 courts of more	\$195
\$500,000 – Less than 5 courts	\$195
\$500,000 – 5 courts of more	\$291
\$1,000,000 – Less than 5 courts	\$375
\$1,000,000 – 5 courts of more	\$525
Sports Errors & Omissions Liability	Premiums (subject to 8% Ontario Retail Sales Tax)
\$2,000,000 – Less than 5 courts	\$135
\$2,000,000 – 5 courts of more	\$195
\$5,000,000 – Less than 5 courts	\$195
\$5,000,000 – 5 courts of more	\$291
Directors & Officers Liability	Premiums (subject to 8% Ontario Retail Sales Tax)
\$1,000,000 – Less than 5 courts	\$607
\$1,000,000 – 5 courts of more	\$913
\$2,000,000 – Less than 5 courts	\$929
\$2,000,000 – 5 courts of more	\$1,177
\$5,000,000 – Less than 5 courts	\$1359
\$5,000,000 – 5 courts of more	\$1773
Property	Rates (subject to 8% Ontario Retail Sales Tax)
Content	0.20/100 (no minimum premium)
Building	0.20/100 (no minimum premium)
Tennis Courts	0.20/100 (no minimum premium)
Business Interruption	0.25/100
Note: Rates above are to be multiplied by the limit requested.	
Sewer Back-Up	\$25 per location
Flood	\$25 per club
Earthquake	\$25 per location
Cyber Liability	Premiums (subject to 8% Ontario Retail Sales Tax)
\$250,000 – Less than 5 courts	\$335
\$250,000 – 5 courts of more	\$335

Frequently Asked Questions

What are specific examples of situations that may happen at my club to make our club need Commercial General Liability coverage?

Commercial General Liability coverage can protect a club against a claim of negligence due to a slip and fall or injury to a participant.

How much coverage does our club need to purchase for Commercial General Liability?

The amount of limit of coverage is dependent on the club but the general recommendation is a higher limit.

What is an example of a situation that may arise at our club to make us need Directors & Officers Liability coverage?

The Directors & Officers Liability policy can defend against claims alleging wrongful acts that are not related to bodily injury or third party property damage. Additionally, Directors & Officers Liability coverage also includes Employment Practices Liability that can protect the club and executive against claims of wrongful termination, discrimination, and harassment.

Does the Directors & Officers Liability cover instances of alleged discrimination against our club?

That would depend on the Statement of Claim and we cannot confirm nor deny coverage without a full Statement of Claim.

Does our need club to pay for tennis court and building coverage?

If a club does not have insurable interest or own the property, they would not require purchasing property coverage.

What is an example of why our club would need to purchase Sports Errors & Omissions Liability coverage?

Professional Liability policy covers certain lawsuits alleging purely economic damages arising out of the performance of member services with no accompanying bodily injury or property damage. A more specific example would be an athlete alleging that improper instruction by a coach resulted in the loss of an athletic scholarship or professional sports career.

Who can I contact if I have further questions?

For any questions, please contact Jason Jansson at (905) 538-2053 or jason_jansson@ajg.com.