Swimming Canada

Summary of insurance

December 2025

BFL CANADA Risk and Insurance Services Inc.
bflcanada.ca

These coverages are available ONLY to the provinces that are participating in the Swimming Canada Insurance Program for the current policy period.

This document is a summary of the coverages provided. The actual terms and conditions governing these insurance policies will be found in the master policies filed with Swimming Canada.

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COMMERCIAL GENERAL LIABILITY

Swimming Canada automatically includes all *participating member clubs and schools for it's "Commercial General Liability Insurance" (CGL) program. A Club, Region/Section, Coach, Trainer, Judge or Member (registrant) may obtain the benefit of this program but only if they are in good standing. Auxiliary Workers (Volunteers) are also insured under this program. This coverage is primary which means that your homeowner's policy will not be affected should a Swimming related claim be brought against you

Named Insured	Swimming Canada and its Participating Provinces: Ontario, New Brunswick, Nova Scotia and Newfoundland
Insurer :	Markel International
Policy No. :	CAS861051-03
Term :	From December 1st, 2025 to December 1st, 2026
Territory :	World-wide territory with suits brought in Canada only
Operations :	All Games and Practices, Training camps, Fundraising activities, Provincial Tournaments, National Tournaments, World Championships, Social Events (fundraising), Club, Provincial and National Meetings.
Exclusions :	Asbestos, Fungi and Fungal Derivatives, Nuclear Energy Liability, Pollution, Professional Liability, Terrorism, War Risks, Virus, Bacteria Disease and Contagion Exclusion
Including :	Premises and operations, Intentional injury in defence of property or persons, Incidental malpractice, Contingent Employee benefits liability- $1,000,000. (annual aggregate), Host liquor liability (for AGMs and Award Nights), Cross liability / Severability of interest, Certificate holder added as additional insured, Interest before and after judgement, Injury to Spectators Any incident involving bodily injury or property damage must be reported as soon as possible to SWIMMING CANADA at: insurance@swimming.ca // 613-260-1348

COMMERCIAL GENERAL LIABILITY

Limits :	Amount	Description
	$10,000,000	Bodily Injury and Property Damage Liability each occurrence limit. Aggregate; $10,000,000
	$10,000,000	Personal & advertising injury liability (any one person/organization and aggregate)
	$1,000,000	Errors and Omissions Liability
	$2,500	Medical expense for third parties limit (any one person, any one occurrence)
	$10,000,000	Tenants' legal liability (any one premises)
	$75,000	Non-Owned Automobile Insurance (any one accident)
	$7,000,000	Legal Liability for damage to non-owned vehicles – limit of 30 days or less of rental – Canada only. Rental must be made under the association/club name… not the individual's.
	$2,000,000	Abuse Coverage Sub-Limit Endorsement (Claims-made basis)
Deductibles	**Amount**	**Description**
	$1,000	On bodily injury / Property damage / expense
	$1,000	On tenants' legal liability
	$1,000	On legal liability for damages to hired automobiles
	$1,000	On errors and omissions
	$1,000	Damage to non-owned vehicles
	$5,000	Abuse Coverage

DIRECTORS AND OFFICERS LIABILITY – FOR NON PROFIT ORGANIZATIONS

Directors & Officers liability Insurance covers the Directors, Officers and Employees for their exposure for the manner in which they conduct the affairs of the Association. The policy covers defense costs, damages caused by wrongful acts that are not excluded by the policy, as well as administrative errors and omissions.

Named Insured	Swimming Canada, its Participating Provincial associations, Regions, Sections, as well as their member clubs & schools. Participating Provinces: Ontario, New Brunswick, Nova Scotia and Newfoundland
Insurer :	Intact
Policy No. :	374-3989 PSOs & clubs/schools
Term :	From December 1st, 2025 to December 1st, 2026
Examples that can trigger a claim under this D&O insurance are as follows:	Employee discrimination Wrongful dismissal The Activities of volunteers and or employees The Enforcement of the Association's or Government regulations Providing advice to members Unpaid wages Uncollected withholding taxes Administrative errors and omissions

Limits :	**Amount**	**Description**
	$2,000,000	A - Insured Person Non-Indemnifiable Liability- Aggregate
	$2,000,000	B - Insured Person Indemnifiable Liability – Aggregate
	$2,000,000	C - Insured Organization Liability – Aggregate
	$2,000,000	D - Employment Practices Wrongful Act – Aggregate
	$2,000,000	E - Fiduciary Wrongful Act – Aggregate
Annual aggregate Limit:	$5,000,000	Per policy period for all insureds combined Any incident involving a potential D&O claim must be reported as soon as possible to SWIMMING CANADA at: insurance@swimming.ca // 613-260-1348
Deductibles:		• A to E: $1,000 • Class Action lawsuits: $50,000

ACCIDENTAL DEATH & DISMEMBERMENT

Named Insured	*Class I: All active members of Swimming Canada under the age of 80 *Class II: All Trial swimmers upon receipt of written notification under the age of 80. *Class III: Volunteers under the age of 80 *Class IV: Auxiliary workers of the policyholder whose names are in file with the policyholder under the age of 80 *Class V All active members of Swimming Canada between the age of 80 and 90 Principal sum of $25 000
Insurer :	AIG Insurance Company of Canada
Policy No. :	SRG9129131
Term :	From December 1st, 2025 to December 1st, 2026
Claims reporting:	A notice of claim must be forwarded to Swimming Canada, within 30 days of the accident. Please attach original receipts (if any) to the claim form.
Some Important Exclusions :	Masseur, Repair/replacement of eyeglasses/contact lenses, medical services rendered by medical professionals that are employed or engaged by the policy holder.

Descriptions		Limits
Accidental Death		$50,000
Dismemberment, loss of use of Limbs, paralysis		$100,000
Fractures (scheduled benefits)	up to	$1,200
Accidental Para-Medical Treatment	up to	$15,000
Dental Expense	up to	$2,000
Dentures or Bridgework	up to	$500
Eye Glasses/Contact Lenses		$100
Emergency Travel;	By land (ambulance)=	$1,000
	By taxi=	$50
Repatriation Benefit	up to a maximum of	$15,000
Rehabilitation Benefit	up to a maximum of	$15,000
Tutorial Service:	20.00$ per hour maximum of	$2,000
Identification Benefit	up to a maximum of	$5,000
Family Transportation	up to a maximum of	$15,000
Occupational Training	up to a maximum of	$3,000
Physiotherapy:	35.00$ per treatment maximum of	$350
Chiropractic treatment	35.00$ per treatment maximum of	$350

The company will pay the necessary expenses incurred within 52 weeks after the date of the accident up to as per the schedule of coverages mentioned above.

EMERGENCY OUT OF PROVINCE MEDICAL EXPENSES

For trip durations not exceeding 60 days.
The company will cover medical expenses for illness or accidental injury necessitating medical treatment by a physician. Note that a pre-existing injury or illness is not covered under this policy.

The injury must occur (and the illness must manifest itself) during the period of coverage and the injured person must be acting on behalf of the association (ie: meets).

The PSO must be advised (prior to departure): The name of the person travelling, destination, departure date, return date. The PSO must provide BFL with an excel sheet with this information so that the premium can be calculated.

The company will pay 100% of covered expenses for hospital medical services, surgical services.

SOME IMPORTANT EXCLUSIONS :	Pre-existing injury or illness, services, treatment or supplies which were not recommended by a physician, sickness resulting from pregnancy, childbirth or miscarriage, miscarriage resulting from accident, routine medical services, cosmetic/plastic surgery except as a result of an accident, elective surgery that can be postponed, mental/nervous disorders, injuries/illness caused by alcohol or any drug or narcotic agent.
	The maximum payable is $500,000 per Eligible Person. Any incident involving bodily injury or property damage must be reported as soon as possible to SWIMMING CANADA at: insurance@swimming.ca // 613-260-1348

This document was issued by:

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