

ONTARIO AMATEUR SOFTBALL ASSOCIATION  
2025 INSURANCE SUMMARY

**GENERAL LIABILITY**

- a) Limit - \$5,000,000 each occurrence,
- b) Errors & Omissions / Directors & Officers (Wrongful Acts) Liability Limit - \$2,000,000
- c) Insured - Association Executive officers, directors, employees or volunteers or Affiliated Clubs / Teams members, coaches, managers, depending on whether Association or Team insurance is obtained. Umpires are NOT insured unless their league/association had insurance with the Ontario Amateur Softball Association (OASA) prior to April 23, 2012.
- d) Sponsors, Government Departments & Municipalities can be added as additional insured at an extra cost per Third Party
- e) Participant Liability coverage is included in addition to 3rd party exposure
- f) All appropriate riders included such as Cross Liability, Non-Owned Automobile, Tenants Legal Liability Limit - \$2,000,000. Voluntary Medical Payments (Third Party) Limit - \$10,000 etc.
- g) This policy does NOT cover equipment, supplies or contents of Concession Stands etc.
- h) This policy has contagious disease, abuse and sanctions exclusions.
- i) WORLDWIDE COVERAGE = Suits brought in Canada and the United States of America (including its territories and possessions).
- j) \$1000.00 Deductible

**SPORT ACCIDENT**

- a) Accidental Death & Dismemberment Limit - \$50,000
- b) Permanent Total Disability Limit - \$50,000
- c) Medical Expense Reimbursement Limit - \$15,000  
i.e. costs not insured by Provincial Medical Plan, e.g. Medical Braces, Emergency Ambulance, Excess Physio, Prescription Drugs for the injury, etc.
- d) Dental Accident Limit Up to \$10,000
- e) Fracture Indemnity From \$30 to \$1,000
- f) No deductible
- g) COVERAGE IN CANADA ONLY
- h) Weekly Income Limit \$100 – Waiting Period 30 days
- i) Does not cover overuse injuries
  - Treatment under c) and d) you must have required and received medical /dental treatment commencing within 30 days of the accident.
  - The insurer will pay with respect to each insured that sustains bodily injury because of an accident, all reasonable medical expenses resulting and incurred within 52 weeks from the date of accident.
  - This plan is secondary to any existing medical plan.

The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms Underwritten by GameDay Insurance Inc. / AVIVA Insurance Company of Canada.

**The Ontario Amateur Softball Association (OASA) MUST be notified of any claim within 30 days of the incident and claim documentation to be provided to Gallagher Insurance within 90 days.**

**OUT OF COUNTRY / OUT OF PROVINCE ACCIDENT / SICKNESS INSURANCE:**

Please note that your OASA Sport Accident Insurance is only effective in Canada. If OASA arranges out of country sport accident coverage with Gallagher Insurance, we will update our information and forms accordingly.

**NOTE:**

Softball Canada and Ontario Amateur Softball Association (OASA) rules should be followed, except for house league rules. Policies re: Police Record Checks (for all people involved with youth, under the age of 19) and Anti-Harassment Policies must be followed. All Ontario Amateur Softball Association (OASA) policies and procedures are available on our website at [www.oasa.ca](http://www.oasa.ca).

**Insurance Coordinator**

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