

REQUEST FOR OUT OF COUNTRY CGL EXTENSION: APPLICATION FORM

ABBREVIATIONS

PSO = Provincial Sport Organization
NSO = National Sport Organization
PA = Participant Accident
COI = Certificate of Insurance

CGL = Commercial General Liability
USA = United States of America
D&O = Directors and Officers

IMPORTANT INFORMATION: Please read and review carefully

Purpose: The intent or purpose of this form is to collect the necessary information so that SBC Insurance can submit on your behalf a request for approval to extend the Commercial general liability (CGL) from your organization's principal or primary policy to the activities taking place or happening outside of Canada. For example, a game or tournament in the USA, or France, etc. The current CGL only provides coverage for activities within Canada.

Please don't forget to Attach:

- (1) Email, sanction form or approval form from the PSO or NSO confirming that the activities you are participating in are sanctioned or approved.
- (2) Insurance requirements and/or agreements with the venue or the host. Each area may have specific wording or coverages being requested of you as proof of liability insurance.

What am I purchasing?

PRODUCT: CGL = Commercial General Liability **ONLY**

PURPOSE: The intent of this FAQ is to provide information to you (the consumer) about what you have purchased or paid for.

This purchase is **NOT**: PA, Travel Medical, Cyber, Vehicle/Auto Liability, D&O, or Property insurance.

CGL Explanation:

An insurance product designed to protect your organization against liability claims for bodily injury (BI) and property damage (PD) arising out of your use of venues or spaces you do not own. The CGL provides numerous types of coverage including but not limited to:

- 1) **Third party bodily injury:** This means bodily harm, sickness, or disease, including death, that results from your sport's operations/activities.
- 2) **Third party property damage:** Damage caused to the property of others

WHO: Your team or club who is a member in good standing with your PSO

WHAT: CGL Extension to a Country outside of Canada (ie: CGL to USA Extension)

WHERE: Country outside of Canada (ie: USA)

WHY?: The CGL does not automatically extend outside of Canada. Approval from the insurance company is required.

WHAT ELSE?: There are exclusions to every CGL product. For example, auto or vehicle liability.

PRIMEIUM: As quoted and shared with you through the PSO.

What is NOT COVERED?

The following list is NOT exhaustive.

Hosting a Tournament (NOT COVERED)

- There is no coverage if your team or club hosts a tournament in another country.
- Coverage under the CGL is only extended to participation in games or tournament. Hosting is NOT permitted.

Emergency Medical Travel Insurance (NOT COVERED)

- This form is NOT approval and does not provide emergency travel medical insurance.
- Please check with your current extended benefits provider (if applicable) to confirm whether travel medical insurance is included.
- Alternatively, you can seek a travel medical insurance quote through SBC Insurance or any broker of your choice.
- Please note, travel medical insurance is NOT CGL Insurance and CGL Insurance is NOT travel medical insurance.

Trip Cancellation Insurance (NOT COVERED)

- Trip cancellation insurance reimburses you for non-refundable pre-paid travel costs if you must cancel your trip before departure for a covered reason (ie: Unexpected illness or injury, the death of a family member)

Trip Interruption Insurance (NOT COVERED)

- Trip interruption insurance covers extra costs or reimburses unused, non-refundable portions of a trip if you must cut it short or delay your return home due to a covered reason occurring **AFTER** your departure from your home province.
- This can include: Flights home, additional accommodation, meals, or travel costs (ie: taxi).

Liability for a vehicle and Collision/Comprehensive Coverage for a vehicle (NOT COVERED)

- No coverage for renting a vehicle
- No collision or comprehensive coverage.
- You must contact an Autoplan agent or broker for automobile insurance. Alternatively, ask the rental car company for insurance options.

Directors and Officers Liability (NOT COVERED)

- No coverage for Directors and Officers liability. Check with your broker/contact to see if you have a separate policy.

Property Insurance- Insurance for equipment, luggage, etc (NOT COVERED)

- There is no coverage for your personal items or lost luggage.
- There is no coverage for your team's equipment.

Theme Parks (NOT COVERED)

- Liability does not extend to a theme park or other activities that are NOT usual to your sport.

Hotel Liability (NOT COVERED)

- No coverage for liability while staying at a hotel or Airbnb or other accommodation.
- Please check with your home insurance broker.
- Any damage (ie: accidental or vandalism) to hotel property (tangible assets) is NOT covered.

QUESTIONS

Please print clearly. Otherwise, your application will be returned and delay the application process.

POLICY #:

TEAM NAME/CLUB NAME:

DATES OF TRAVEL:

Start Date (DD/MMM/YYYY): _____

End Date (DD/MMM/YYYY): _____

1. Full name (First, Last): _____

2. Email: _____

3. Phone #: _____

4. Sport Discipline: _____

5. PSO/NSO Name: _____

6. Age group range: _____

7. Tournament Name: _____

8. Country traveling to: _____

9. Venue Location Details #1

Name of facility/landmark: _____

Address: _____

City: _____

Postal Code: _____

If multiple venues, please use #10-#12. If N/A, skip to #13.

10. Venue Location Details #2

Name of facility/landmark: _____

Address: _____

City: _____

Country: _____

Postal Code: _____

11. Venue Location Details #3

Name of facility/landmark: _____

Address: _____

City: _____

Country: _____

Postal Code: _____

12. Venue Location Details #4

Name of facility/landmark: _____

Address: _____

City: _____

Country: _____

Postal Code: _____

13. Type of activity (Game, tournament, etc?): _____

14. Total # of chaperones: _____

15. Total # of participants/athletes: _____

16. Insurance requirements for this location/area – usually on the agreement or lease agreement between host and participating team. Attach agreements if possible.

17. Confirmation separate travel medical insurance policy is in place. (Yes or No)

18.

Special Notes/Comments:

DECLARATION & SIGNATURE SECTION

Please read and review carefully. Should you have any questions and/or concerns. Please contact our office before signing. Thank you.

By submitting this completed application, you declare that the above answers, statements and particulars are true and that you have not suppressed or misstated any material facts, and that you agree that this application shall be the basis of any binder or contract of insurance with the Insurer.

It is understood and agreed that the completion of this application does NOT bind the Insurer to the issue of the insurance nor the Applicant to the purchase of the insurance.

It is further understood and agreed that if, after submitting this application but before coverage is effective, the Applicant becomes aware of any information relevant to this questionnaire bearing, the Insurer shall be immediately notified in writing.

You understand that approval to extend the CGL outside of Canada is NOT guaranteed and NOT automatic. Written underwriting approval must be provided by the insurance company and additional premiums and fees may apply.

If approved, an endorsement will be added to the insurance policy. Payment in FULL, via our acceptable payment methods is required before the endorsement can be processed. You will receive a confirmation number once your purchase of the extension is completed.

INITIAL

Initial to indicate you have read the declaration & signature section: _____

Organization Name: _____

Print Full name: _____

Title: _____

Signing Date (mm/dd/yyyy): _____

Signature: _____