

FAQ

Ontario Volleyball Association



The following is for information purposes only and subject to the terms, conditions and exclusions of the Ontario Volleyball Association Master policies on file with the OVA. In case of discrepancy, the actual policy will prevail.

Please refer to the OVA Insurance Summary for coverage and limits provided.

COMPREHENSIVE GENERAL LIABILITY:

Question:

What does the OVA liability policy cover?

Answer:

It would be lengthy to list all the insuring agreements under the policy, but in many cases inquiries relate to the concept of Liability Insurance. General Liability insurance is designed to protect a registered member of OVA against legal responsibility arising out of a negligent act, or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party.

Question:

What activities are covered under the OVA liability policy?

Answer:

OVA sanctioned events for OVA members are covered under the liability policy. Coverage also extends to non-member participants that participate in OVA sanctioned activities. (non-member try-out)

Question:

Does the OVA liability policy provide insurance for tryouts?

Answer:

Yes, if the club is registered for the current season with the OVA. Also, a record of the individuals attending the tryouts should be kept on file with the club and the OVA waiver signed.

Question:

Does the OVA liability policy provide insurance for practices and training games vs. non-OVA teams?

Answer:

Yes, only if the event is sanctioned by the OVA. It is important to note that the liability coverage will only extend to non-members participating in a sanctioned OVA activity.

For more information on sanctioning please visit: <http://www.ontariovolley.org/about-us/how-sanction-event>

COMPREHENSIVE GENERAL LIABILITY (cont'd):

Question:

Do I need additional insurance for any tournaments that I host independent of the OVA and not sanctioned by the OVA.

Answer:

Yes. Because these tournaments are not sanctioned by OVA, this would not be considered an approved activity under the OVA policy.

Question:

Does the OVA liability policy extend to camps that a club would run in their facility?

Answer:

Yes, as long as all individuals and clubs are current registered members of the OVA. If an OVA Club would like to host an event which will include participants who are non-OVA members, the event **must** be sanctioned by the OVA.

Question:

Does the OVA General Liability policy cover if a team travels to the US to play in a tournament?

Answer:

Yes, if the club and the players are all registered members of the OVA. (note this does not include Out of Country Medical coverage – see below).

Question:

Does the OVA Director's & Officers/Wrongful Acts coverage extend to club level Directors & Officers and/or Club Executives?

Answer:

Yes, as long as the Club Directors & Officers and/or Club Executives are registered members of the OVA. In order to be covered, please make sure you are registered under the "Executive" or "Club Director" role in the OVA registration system.

PARTICIPANT ACCIDENT PROGRAM

Question:

What does the Participant Accident policy cover?

Answer:

The Participant Accident policy provides coverage for **all registered members** of the OVA. The coverage also applies to all non-members participating in a sanctioned OVA competition, training or approved travel within Canada.

Question:

Does the Participant Accident policy provide coverage for Athletic Therapy or Physiotherapy?

Answer:

Yes, the policy provides reasonable medical expenses by a licensed physician, physiotherapist, chiropractor or athletic sports therapist up to the policy limit of \$15,000.

Participant Accident (cont'd)

Question:

Are volunteers covered under the Participant Accident policy?

Answer:

Volunteers will be eligible for coverage under the Sport Accident policy if they are registered members of the OVA or if they are participating in an OVA sanctioned event.

Question:

What is the procedure when an injury occurs?

Answer:

The injury is to be reported directly to Ontario Volleyball Association within 30 days from the date of the accident.

*EXCESS TRAVEL MEDICAL INSURANCE (OPTIONAL)

Question:

Is Out of Country Medical coverage included in the OVA membership?

Answer:

No, you must contact the OVA to arrange coverage while travelling Out of Canada on the business of the OVA at sanctioned events.

CERTIFICATES OF INSURANCE

Applications:

1. Request for Certificate is submitted by the office of OVA

Question:

When is a Certificate of Insurance required?

Answer:

When third party organizations such as landowners, school boards, sponsors request to be added as additional insured at the tournament/event. The application for a certificate is on file with the OVA. Certificates must be arranged through the OVA.

If you have any questions, please direct them through the Ontario Volleyball Association.

