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Ontario Tennis Association

Court Insurance Program “Pro-Pac” 2010-2011
Information Package



Table of Contents

1. Introduction	1
2. Fact Sheet	2
3. Questions and Answers	4
4. Court Coverage Program	5
■ Court Coverage ("Pro-Pac").....	5
5. Premiums.....	7

1

Introduction

We are pleased to present the Ontario Tennis Association (OTA) Court Insurance Program “Pro-Pac” for 2010-2011. The Ontario Tennis Association provides access to low-cost, comprehensive group insurance.

The new program offers broader coverage while retaining the group volume premium savings that have allowed members to potentially save hundreds of dollars a year! The new program also has a streamlined application to make the process easier.

Coverage is endorsed by the OTA and risk management services are provided by Marsh Canada Limited.

Why Should Every Club Pro Be Insured?

- Teaching professionals often conduct tennis lessons for individuals or group lessons. Minor or serious injuries can occur on or off the court to students or the public while a Pro is conducting their lessons. The Pro, their employees, contract workers, or volunteers could be held responsible for alleged incidents.
- The Pro would be covered under the Court Coverage Program if the space they rent from a tennis club or a municipal complex is damaged where the Pro is held responsible.
- A Pro’s tennis racquets and related equipment along with inventory that they may sell can add up to thousands of dollars in value. The standard residential insurance policies do not cover property used in the course of a business. The OTA Court Coverage Program can provide the Property insurance coverage that the Pro requires.

Emily Heuts

416 349 4891

emily.heuts@marsh.com

Ian Amondson

416 349 4404

ian.amondson@marsh.com

Toll-Free: 1 866 263 5551

2

Fact Sheet

The Program	Court Coverage (“Pro-Pac”) <ul style="list-style-type: none"> A. General Liability – Protection against injuries on and off the court to a professional instructor’s students or the public. B. Property – Covers the property of a professional teacher or instructor.
Eligibility	<p>The applicant must:</p> <ul style="list-style-type: none"> ■ Buy the Commercial General Liability insurance coverage to be eligible for the Property insurance (Property coverage is optional); ■ Be a bona fide OTA associate member tennis professional, subject to a completed insurance application and payment in full submitted to the OTA office; ■ Applicant must have a recognized instructor or coaching level accreditation; ■ Have maximum annual business receipts of \$100,000 (exceptions may apply where employment of contract Pro causes gross receipts to be in excess of \$100,000); ■ Have no previous business insurance claims or losses; and ■ Be an incorporated business, sole proprietorship, or partnership controlled by the applicant. <p>This coverage applies to tennis and tennis-related activities only (training oriented)—no multi-sport camps and no high risk physical activities.</p>
Policy Period	<p>April 1, 2010 to April 1, 2011, or following receipt of the application and payment at the OTA office.</p>
Proof of Coverage	<p>A Certificate of Insurance is issued to each insured. The Master Policy is issued to the OTA office. For specific coverage details, a copy of the policy can be requested by calling the OTA office.</p>
The Insurers	<p>Sutton Sports Cover is the global leader in providing sports insurance solutions. All policies are backed by A+ rated security at Lloyd’s of London (as of February 2010).</p>
The Administrator	<p>Marsh Canada Limited’s Consumer Practice is the dedicated business practice for programs and associations. These insurance specialists provide broad experience in creating and managing programs within the areas of healthcare, retail, and not-for-profit organizations.</p>

Contacts**The OTA Program**

Please call Jay Neill at 416 514 1103 or 1 800 387 5066 ext. 1103 or email Jay at jneill@tennisontario.com

Coverage Questions – Marsh Canada Limited:

Emily Heuts – 416 349 4891
emily.heuts@marsh.com

Ian Amondsen – 416 349 4404
ian.amondsen@marsh.com

Toll-Free: 1 866 263 5551

Claims

To report a new claim or for claims advice, please call Marsh at the numbers above and ask for the Claims Department.

3

Questions and Answers

<p>Question</p>	<p>When teaching a group lesson, equipment is stolen from the locker room. It will cost \$5,000 to replace. Will the Court Coverage (“Pro-Pac”) policy cover this loss?</p>
<p>Answer</p>	<p>If you choose the property insurance option of the Court Coverage (“Pro-Pac”) policy, all of your business property will be covered against “all risks” of direct damage which includes the theft, along with other perils such as fire, vandalism, water damage or windstorm. The property insurance will cover the property for replacement cost, not the actual cash value. Coverage is subject to specified limits and a deductible.</p>
<p>Question</p>	<p>A student is injured when hit by a racquet and is threatening to sue me. Am I covered under the OTA’s Court Coverage (“Pro-Pac”) policy?</p>
<p>Answer</p>	<p>The OTA Court Coverage (“Pro-Pac”) program provides commercial general liability insurance for the Pro. This means that the insurance company will pay for any damages or settlements against you where you are legally liable. You are also covered for the cost of defending the allegation, or lawsuit, even if the allegations are groundless or fraudulent. The insurance company does all the work, so you can continue to focus on your business and profession.</p>

4

Court Coverage Program

Court Coverage (“Pro-Pac”)

Commercial General Liability

Injury to Participants	<ul style="list-style-type: none"> Members and the public
Claims Arising from Tennis-Related Activities	<ul style="list-style-type: none"> Anywhere in Canada and the U.S. The applicant’s home address must be in Ontario and business operations must take place mostly in Ontario
Products Liability	<ul style="list-style-type: none"> Sale of balls, racquets, food and beverages, etc.
Host Liquor Liability	<ul style="list-style-type: none"> Service of alcoholic beverages including special events
Employers Liability	<ul style="list-style-type: none"> Injury to employees not insured under workers compensation
Non-Owned Automobile Liability	<ul style="list-style-type: none"> Covers the Pro’s liability when an employee, volunteer, or contract worker uses their own vehicle on business of the Pro
Personal Injury	<ul style="list-style-type: none"> Libel, slander, defamation of character, wrongful eviction, or detention
\$25,000 Medical Expense	<ul style="list-style-type: none"> Out-of-pocket costs incurred as a result of an injury suffered on club premises—even if the Pro is not liable for the injury
Tenants Legal Liability (No Sublimit)	<ul style="list-style-type: none"> Costs to repair or rebuild premises leased or occupied by the Pro, where caused by the negligence of the Pro, employees, contract Pros, or volunteers
Limited Pollution	<ul style="list-style-type: none"> Sudden or accidental coverage only
\$20,000 Bailee Coverage	<ul style="list-style-type: none"> For personal effects with \$200 deductible
Loss of Wages	<ul style="list-style-type: none"> \$250 per day
Covers	<ul style="list-style-type: none"> The Pro individually, the incorporated business insured, if applicable, employees (including contract Pros), and volunteers
\$500 Deductible	<ul style="list-style-type: none"> Each occurrence (property damage claims only)

Court Coverage (“Pro-Pac”)

Property Insurance

<p>Contents</p>	<ul style="list-style-type: none"> ■ All property related to the Pro’s business such as office equipment, racquets, ball machines, tennis balls used for instruction, computers, etc. <p>Limit</p> <ul style="list-style-type: none"> ■ You select the required limit in \$500 increments ■ Minimum \$2,000 limit <p>Covers</p> <ul style="list-style-type: none"> ■ Loss or damage for contents located at the club premises or: <ul style="list-style-type: none"> — \$2,500 property in transit — \$5,000 property located temporarily elsewhere (i.e. club member’s home, other tennis clubs) — \$1,000 each person – Personal property of club members and employees (contingent insurance only; certain conditions apply) ■ Replacement cost on contents except actual cash value on stock held for sale: <ul style="list-style-type: none"> — \$1,000 deductible each loss; higher deductible for sewer back-up
<p>Note:</p>	<ul style="list-style-type: none"> ■ PROS MUST PURCHASE Commercial General Liability insurance under the “Pro-Pac” to be eligible for Property insurance

5

Premiums

Court Coverage (Pro-Pac)

A. Liability Coverage

Liability Limit per Claim	Premium
\$2,000,000	\$550
\$5,000,000	\$700

B. Property (Contents)

Coverage Limit	Premium
\$2,000 - \$5,000	\$100
\$5,001 - \$10,000	\$200
\$10,001 - \$15,000	\$300

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The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation, and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Marsh cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

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