



**“PRO PAC ADVANTAGE”**  
Insurance Program  
2008-2009

**POTTRUFF & SMITH**  
INSURANCE BROKERS INC.

*This coverage summary is not a policy of insurance, nor a complete representation of the policy including its terms, conditions, warranties, coverage and exclusions.*

# “PRO PAC ADVANTAGE”

Tennis Pro Insurance Program 2008-2009

## Court Coverage Insurance Program

*General Liability Insurance  
All Property Insurance*

Welcome to the 2008-2009 Tennis Pro Insurance Program! The OTA offers an important **direct cost benefit** for member Pro's: a low-cost, comprehensive group insurance program. **Club Court Coverage** offers broad coverage and group pricing based on volume purchasing power. The application and payment process is simple.

## Why Should Every Club Pro Be Insured?

*General Liability Claims*

As a teaching professional, you conduct tennis programs and individual or group lessons. When minor or serious injuries occur on or off the court to your students or the public while you're conducting your business, you, your employees, your contract workers, or even volunteers may be alleged to be responsible. Are you insured? If the space you rent from a tennis club or a municipal complex is damaged by fire, are you insured?

The OTA's "Your Advantage" club insurance program covers Pro's (employee or contract) declared on their Club insurance application only while the Pro is working on behalf of the OTA member club. This means that you require your own insurance when working elsewhere or independently. Additionally, while a Pro may be covered under the OTA's "Your Advantage" program, the employees or sub-contractors of an insured Pro are not covered.

Whether your business is incorporated or whether you operate a sole proprietorship or partnership, insurance is an important part of your financial planning and business management. Legal costs alone could bankrupt an uninsured Pro - many injury claims take well over a year to settle. Spend your time **on** the courts, not **in** the courts!

## Property Claims

Your tennis racquets and related equipment, tennis balls and inventory for sale can add up to thousands of dollars. Standard residential insurance policies do not cover property operated in the course of a business.

The answer is Property insurance coverage available under the OTA Pro Pac Advantage Insurance Program.

## The Administrator - Pottruff & Smith Insurance Brokers Inc

**Pottruff & Smith Insurance Brokers Inc.**, the endorsed administrator for the OTA, provides friendly service, detailed information about the program, claims assistance and advice on all matters related to insurance and claims.



# Fact Sheet

## Eligibility

The applicant must:

- Buy the Commercial General Liability insurance coverage to be eligible for the Property insurance coverage (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 at least five years tennis teaching experience holding 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
- Be an incorporated business, sole proprietorship, or partnership controlled by the applicant

This coverage applies to tennis and tennis related activities only (training oriented) - no multi-sport camps nor high risk physical activities

## Policy Period

April 1, 2008 to April 1, 2009, or following receipt of the application and payment at the OTA office

## Proof of Coverage

A Certificate of Insurance is issued to each member Pro. The Master Policy is issued to the OTA office. For specific coverage details, a copy of the policy wordings can be requested by calling the OTA office.

## The Insurer

ING Canada is one of the largest Property & Casualty Insurers in Canada

## The Administrator

Pottruff & Smith Insurance Brokers Inc. has been providing quality, cost-effective group programs tailored specifically for each client for over 30 years. Pottruff & Smith offers the full range of insurance products – Home, Auto, Business, Life, Disability, Group Benefits, and Travel Insurance.

## Contacts

*On the OTA Program*

Please call the **OTA** office at **416-514-1103** or **1-800-387-5066, ext. 1103** for **Jay Neill** or e-mail Jay at [jneill@tennisontario.com](mailto:jneill@tennisontario.com),

*Insurance Questions*

Call **Pottruff & Smith** at **416-798-8001** or **1-888-768-8001, ext. 331** for **Jeff Aubé** or email Jeff at [jaube@pottruffsmith.com](mailto:jaube@pottruffsmith.com).

## Claims

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



## Questions and Answers

### Question

***While on court teaching a group session, my laptop computer was stolen from the locker room. It will cost me at least \$2,500 to replace machine, peripherals and carrying case. Will the Pro Pac policy cover this loss for me?***

### Answer

You bet! If you choose the property insurance option of the Pro Pac policy, all of your business property will be covered against "all risks" of direct damage which includes the theft described above, plus many other perils such as fire, vandalism or windstorm. Even better, you will be covered for the cost to replace the equipment, not what it's present worth is. You will be able to go out and replace the computer and related equipment with the closest model available on the market today. Coverage is subject to specified limits and a deductible.

### Question

***My ball machine caused an eye injury to one of my students. He is complaining of vision loss and is threatening to sue me. Am I covered under the OTA's Pro Pac Advantage policy?***

### Answer

Yes! The OTA Pro Pac program provides comprehensive general liability insurance for the Pro, which means that the insurance company will pay for any damages or settlements against you. You are also covered for the cost of defending the allegation or lawsuit, even if the allegations are groundless or fraudulent. Most of all, the insurance company does all the work – so you can continue to focus on your business and profession. There is no deductible to pay for losses arising from bodily injury to others.



# Court Coverage Program Coverage & Premiums

## A. COMMERCIAL GENERAL LIABILITY INSURANCE ~ *Bodily Injury and Property Damage Claims includes:*

- Injury to Participants*
  - Members and the public
- Claims Arising from Tennis-Related Activities*
  - Anywhere in Canada and the United States
  - The applicant's home address must be in Ontario and business operations must take place mostly in Ontario
- Products Liability*
  - Sale of balls, racquets, food and beverages, etc
- Host Liquor Liability*
  - Service of alcoholic beverages including special events
- Employers Liability*
  - Injury to employees not insured under Workers' Compensation
- Non-Owned Automobile Liability*
  - Covers the Pro's liability when an employee, volunteer or contract worker uses their own vehicle on business of the Pro
- Personal Injury*
  - Libel, slander, defamation of character, wrongful eviction or detention
- \$10,000 Medical Expenses*
  - 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
- \$100,000 Tenants' Legal Liability*
  - Costs to repair or re-build premises leased or occupied by the Pro, where caused by the negligence of the Pro, employees, contract Pros or volunteers
- Covers*
  - The Pro individually, the incorporated business insured, if applicable, employees (including contract Pros), and volunteers
- \$500 Deductible*
  - Each occurrence (Property Damage claims only)

## Premiums *Subject to 8% Ontario Retail Sales Tax*

Liability Limit	For Enrollment April 1- April 1 Annual Premium + 8% Tax	Enrollment Between Oct 1- Mar 31 Adjusted Premium + 8% Tax
\$ 2,000,000	\$ 650.00 + \$ 52.00 tax = \$ 702.00	\$ 325.00 + \$ 26.00 tax = \$ 351.00
\$ 5,000,000	\$ 850.00 + \$ 68.00 tax = \$ 918.00	\$ 425.00 + \$ 34.00 tax = \$ 459.00



## B. PROPERTY INSURANCE ~ "All Risks", subject to certain standard exclusions

### Contents

- All property related to the Pro's business such as office equipment, racquets, ball machines, tennis balls used for instruction, computers etc...

#### Limit

- You select the required limit in \$500 increments
- Minimum \$2000 limit

#### Covers

- Loss or damage for contents located at the Club premises or:
- \$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
- \$1,000 deductible each loss; higher deductible for sewer back-up, flood, and earthquake; in some cases the deductible may exceed the value insured

### Note

**PROS MUST PURCHASE** Commercial General Liability Insurance to be eligible for Property Insurance.

## Premiums *Subject to 8% Ontario Retail Sales Tax*

### Coverage Limit

	For Enrollment April 1- April 1 Annual Premium + 8% Tax	Enrollment Between Oct 1- Mar 31 Adjusted Premium + 8% Tax
\$ 2,000 - \$ 5,000	\$ 105.00 + \$ 8.40 tax = \$ 113.40	\$ 53.00 + \$ 4.24 tax = \$ 57.24
\$ 5,500 - \$ 9,500	\$ 210.00 + \$ 16.80 tax = \$ 226.80	\$ 105.00 + \$ 8.40 tax = \$ 113.40
\$ 10,000 - \$ 14,500	\$ 315.00 + \$ 25.20 tax = \$ 340.20	\$ 158.00 + \$ 12.64 tax = \$ 170.64

**Please insure to full Replacement Cost of all of your equipment and cost price of stock; co-Insurance penalties may apply.**



# “YOUR ADVANTAGE”

## Application Form COURT COVERAGE

*This is not a Binder of Insurance*

BUSINESS NAME: \_\_\_\_\_ INCORPORATED: YES  NO   
MAILING ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ PROVINCE: \_\_\_\_\_ POSTAL CODE: \_\_\_\_\_  
CONTACT PERSON \_\_\_\_\_  
HOME PHONE: \_\_\_\_\_ BUS. PHONE: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_  
TELEPHONE: (H): \_\_\_\_\_ (B): \_\_\_\_\_ FAX: \_\_\_\_\_  
E-MAIL: \_\_\_\_\_

### Please answer all of the following questions:

Number of years of tennis teaching experience: \_\_\_\_\_  
Estimated annual gross income from your tennis business: \$ \_\_\_\_\_  
Deduct amount of your gross income paid to contract Pro's: \$( \_\_\_\_\_)  
Net income after deducting payments to contract Pro's: \$ \_\_\_\_\_

*If net income as described exceeds \$100,000, please contact the OTA office to inquire if you are still eligible for this insurance.*

### Please check off the activities that apply to your business:

Year round operations: \_\_\_\_\_ Summer only: \_\_\_\_\_ Winter only: \_\_\_\_\_  
Physical activities other than tennis (describe):  
\_\_\_\_\_  
\_\_\_\_\_

*(multi-sport camps ineligible, unless sports other than tennis directly relate to training or conditioning for the sport of tennis, or are considered to be low-risk activities – inquire at the OTA office if in doubt)*

Contract management of tennis club facilities: \_\_\_\_\_ Pro shop: \_\_\_\_\_ Other (describe):  
\_\_\_\_\_

Have any claims been made, or is any claim now pending, against you or your company (if applicable)? Yes  No

If yes, please provide details:  
\_\_\_\_\_  
\_\_\_\_\_



## Coverage and Premiums

*Minimum program eligibility requirement is the purchase of Commercial General Liability insurance*

### A. General Liability

Liability Limit	Enrollment Apr. 1 – Apr. 1 (12 month policy) Ann. Premium + 8 % Tax	Enroll. Between Oct 1–Mar 31 (Policy of 6 months or fewer) Adjusted Premium + Tax	Your Applicable Premium
\$ 2,000,000	\$650.00 + \$52.00 = \$702.00	\$325.00 + \$26.00 = \$351.00	\$
\$ 5,000,000	\$850.00 + \$68.00 = \$918.00	\$425.00 + \$34.00 = \$459.00	\$

### B. Property

Increments of \$500 available (minimum limit of \$2,000 on Contents)

Coverage Limit (Equipment & Stock)	Enrollment Apr. 1 – Apr. 1 (12 month policy) Ann. Premium + 8 % Tax	Enroll. Between Oct 1–Mar 31 (Policy of 6 months or fewer) Adjusted Premium + Tax	Your Applicable Premium
\$ 2,000 - \$ 5,000	\$105.00 + \$8.40 = \$113.40	\$53.00 + \$4.24 = \$57.24	\$
\$ 5,500 - \$ 9,500	\$210.00 + \$16.80 = \$226.80	\$105.00 + \$8.40 = \$113.40	\$
\$ 10,000 - \$ 14,500	\$315.00 + \$25.20 = \$340.20	\$158.00 + \$12.64 = \$170.64	\$
\$ 15,000 and up	Call for a quote	Call for a quote	

### Your Total Premium

	Sub-total of A + B	\$ _____
	Add OTA Administration Fee	\$ 15.00
	Add GST & PST on Administration Fee	\$ 1.95
	<b>Total</b>	\$ _____

Please complete and return this Application Form along with your payment in full to:

**Ontario Tennis Association**  
**1 Shoreham Drive, Suite #200**  
**Toronto, Ontario M3N 3A7**  
**Attention: Jay Neill**

*This coverage summary is not a policy of insurance nor a complete representation of the policy including its terms, conditions, warranties, coverage's and exclusions. A Certificate of Insurance will be forwarded to you as evidence of insurance.*

*The OTA Insurance Program policy is valid from April 1, 2008 to April 1, 2009. This application must be received no later than March 26, 2008 to ensure coverage effective April 1, 2008. **All coverage will lapse as of 12:01 am April 1, 2008 for members who have not filed completed applications with payment.** Confirmation of coverage will be provided by a Certificate of Insurance.*

Date Coverage Required to Take Effect: \_\_\_\_\_ Date Signed \_\_\_\_\_

Name: \_\_\_\_\_ Signature: \_\_\_\_\_

