



# SPORTS AND LEISURE

The sports world in Canada is vast, diverse and complex. Both amateur and professional organizations operate on the same playing field but with truly different requirements when it comes to insuring their people, their athletes, and their assets.

**Amateur sports and leisure organizations** have a high dependency on volunteers. They are the life blood of the organization and without them nothing would get done. It is therefore critical that volunteers be properly insured by the governing bodies that they represent. No one signs up to be a volunteer coach, official or club president thinking they could lose their house or any other assets as a result of an accident, an error or other chance event. BFL CANADA is well acquainted with the exposures to members and amateur athletes and provides a vast array of products – general liability insurance, Directors’ and Officers’ liability insurance, event cancellation insurance, accidental death & dismemberment insurance – all designed to protect the volunteer and the amateur athlete practicing the sport of their choice.

The issues facing **professional sports** are very different. Player contracts, high salaries, contract guarantees, cross-border trades, large expensive venues, high numbers of attendees at games, sales of alcohol and food to spectators are elements that could all impact a professional team. Moreover, medical issues are a crucial factor in terms of risk management and loss control. The cost of the coverage and the management of claims are critical elements to the financial planning process affecting teams and leagues.

The **international component** is also a very important aspect of competing at all levels. Out-of-country exposures due to illness, accident and liabilities are more acute today than ever before. The threat of terrorist acts in foreign countries is very real and must be addressed.

BFL CANADA has risen to the top in this field due to its extensive knowledge of the context and obstacles in both professional and amateur sports.



Coverage areas of critical importance to amateur and professional sports include:

- General liability with unrestricted worldwide territory
- Directors' and Officers' liability insurance designed for either profit or not-for-profit organizations
- Sexual abuse and molestation insurance for amateur sports
- Out-of-country medical for teams and athletes travelling and competing abroad
- Benefits programs for professional athletes
- Medical malpractice for the doctors who are servicing pro teams/athletes
- Fiduciary responsibility
- For US exposures: workers' compensation, COBRA filings and HIPAA certificates applying to US medical coverages and ERISA bonds



### **BFL CANADA's Service Commitment**

BFL CANADA prides itself on the quality of its client services. Volunteers want answers to their questions, as well as pro teams doing financial planning for the upcoming years. A quick, concise and accurate response is BFL CANADA's commitment to all its clients.

In addition to the placement of insurance coverage, we offer services to complement your risk management and risk control programs:

- Risk management seminars, tutorials tailored to your risk profile
- Assistance in the identification and assessment of risks that are significant to your organization, its members, athletes, personnel and volunteers
- Development of risk control programs and claims analysis with a view to controlling losses and reducing the potential for loss in the future
- Advice on risk management issues, risk management initiatives and manuals
- Prompt issuance of insurance certificates including the vetting of leases to ensure that they are acceptable to the insurer

BFL CANADA supports your organization in the achievement of its goals by adapting to your operational needs to provide outstanding service.