FAQ - Frequently Asked Questions

What is an Additional Insured?

An additional insured is an amendment to your insurance policy that provides insurance rights to other parties involved. It serves to protect the additional parties in the event of negligence on the part of the primary policy holder. E.g. You rent ice for practice and a team/individual shoots a puck into the stand injuring a 3rd party. The ice facility would be covered under your insurance is negligence was proven.

An additional Insured must be requested and added to your policy. This is a normal Risk Management practice and puts the onus back on the policy holder for negligence arising from your activities.

Why do you require a Team Roster?

Having a roster on file with the Insurance Company ensures each individual is protected for Liability.

Is Participants Liability Included?

Participants Liability is automatically included in most sporting activity policies. This includes our hockey programs. The Participant's Liability protects the individual player or team member from negligence arising from their actions. A Commercial General Liability Policy includes coverage for 3rd party Bodily Injury & Property damage and would not cover liability arising from your own players. The Participants Liability is a unique and required coverage for all sports teams.

Does CSIB cover other sports teams, like Soccer?

Yes, we cover Soccer (and other sports teams)! When reviewing your insurance, ensure to include a Sports Accident Insurance Policy with your portfolio of coverage to provide immediate out of pocket expenses such as sprained ankles when your foot gets stuck in a gopher hole. This is a great Risk Management Tool for your organization to mitigate liability and is very inexpensive to obtain.

Does Hockey Team Insurance Cover Tryouts?

The Hockey Insurance Program includes coverage for tryouts although you do not know your team roster at the time. Tryouts are a normal part of the hockey operations and therefore automatically covered.

Do you cover related fundraising events or team wind-up parties?

Canadian Sports Insurance Brokers policies include coverage for fundraising events and team hosted wind-up parties. Liquor Liability can also be obtained from CSIB for a one-day event.

I'm having a Road Hockey tournament - can CSIB help?

Road Hockey Tournament, no problem, we can customize a liability and accident insurance policy to meet the needs of the City /Town street where the event is taking place and provide the organizing committee/organization with the protection it needs

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Our Non-Profit Organization is holding an event. What coverage do we need?

Non-Profit Associations require Directors & Officers Liability as each individual Board member can be held personally responsible for decisions in running the association. CSIB can ensure you are properly protected.

We're having a Slo Pitch Tournament, with beer gardens and cabaret. Help?

Slo Pitch tournament, beer gardens, cabaret, no problem. We can ensure you have a great weekend and that all your liability exposures are taken care of including the Liquor Liability.

What if my team travels to the USA for a tournament?

Travelling to the US to participate in Sporting events requires Out of Country Accident Insurance. Travel Medical Insurance should also be purchased in case someone gets sick. Travel Medical Insurance, in most cases, will not cover injuries while participating in sporting events.

Why should I buy Tenants Legal Liability Insurance?

Tenants Legal Liability provides you with liability protection for property in your care , custody and control in the event you were negligent in causing damages.