

LEGAL DEFENSE EXPENSE SUMMARY OF COVERAGE

Who Is Insured:	<p>The legal defense expense will pay the reasonable fees and costs incurred for defense counsel for legal services incurred by the following:</p> <ul style="list-style-type: none">▲ The Provincial Sport Organization (PSO) named in the Certificate of Insurance, including Affiliated Clubs, Leagues and Associations;▲ Executives, employees, directors, officers, coaches, managers, officials and volunteers of the PSO (including Affiliated Clubs, Leagues and Associations) while acting for or on behalf of the organization;
What does the Policy Cover:	<p>Reasonable Legal Defense expenses incurred as a result of a written demand for non-monetary relief, a civil proceeding arising out of an alleged breach of any Charter of Rights or Human Rights</p>
What is the Limit?	<p>\$50,000 Aggregate Limit (maximum the policy will pay in the term) subject to the policy deductible</p>
What is Not Covered?	<p>Fines, penalties, damages, levies that are not considered legal defense expenses</p> <p>Any dishonest, fraudulent, criminal, willful or malicious act or omission</p> <p>Criminal charges</p> <p>Any violation or contravention of the highway traffic act, workers compensation act or any similar provincial statutes</p> <p>Abuse committed or allegedly committed</p> <p>Legal defense expense if covered elsewhere</p> <p>Where legal defense expense is prohibited by law.</p>

THIS IS A SUMMARY OF COVERAGES ONLY;

The terms of the policy being the contract of insurance between the Insurer and Insured, shall prevail.