

ABUSE INCIDENT LIABILITY COVERAGE SUMMARY

In layman's terms, this insurance will cover the club, Directors & Officers, volunteers but not the alleged perpetrator.

All PTSO and affiliated clubs must implement PCO Abuse Policies.

The CLAIMS MADE policy states that the claim must be made within the policy period. It is imperative to report any and all potential abuse claims immediately upon becoming aware of a potential claim.

Claims are to be reported in accordance with PCO Abuse policies.

The insurance will cover Compensatory Damages including defence costs for Bodily Injury resulting from arising out of or resulting from the actual or threatened abuse incident.

ABUSE INCIDENT:

Means a single act, or multiple, continuous, sporadic or related acts of abuse, caused to one or more persons, by one perpetrator, or two or more perpetrators acting together. Includes negligent employment or supervision of any person accused or involved in such abuse.

EXCLUSIONS:

- Punitive Damages

- Fines & Penalties

- Claims result in from failure of the insured to comply with the obligations prescribed by any Child, Youth and Family Services Act

- To anyone who allegedly, or actually participated in, directed, instigated, facilitated, prompted, promoted, condoned, connived in or otherwise was involved in any way with the abuse incident

- Any person who remains passive upon gaining knowledge of any actual, alleged or threatened abuse

- Any claim arising from abuse caused by any employees, or volunteers workers, where the supervisory authority knew or ought to have known that the employee or volunteer had previously directly or indirectly caused an abuse incident or was likely to directly or indirectly cause an abuse incident