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## Insurance Bulletin #2025-001

January 29, 2025

**To:** Provincial / Territorial Sport Organizations

**From:** Barry Petrachenko  
Executive Director

**Copies:** Pickleball Canada Board of Directors

**Subject:** Insurance Renewal Highlights & Projects for 2025

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As discussed during the NPAC meeting on January 15, 2025 please find the following summary of adjustments to the Pickleball Canada Insurance Program for 2025.

These adjustments resulted from an extensive review of our past coverages and included input from the Pickleball Canada Finance and Risk Committee, our insurance brokerage, external reviewers and input provided by our Provincial/Territorial Sport Organizations (PTSOs).

This process has resulted in enhanced coverages under the Pickleball Canada Insurance Program, and we are very pleased to report that the premiums for these coverages have not increased from those assessed to Pickleball Canada members in 2024.

As a result of these efforts, our General Liability Policy has been updated as follows:

- Tenants Legal Liability has increased from **\$1 million to \$5 million**.
  - Please note this provides coverage for losses to rented or leased third party property/ facilities that a member may be responsible for causing.
- Employers Liability has increased from **\$1 million to \$2 million**.
  - This coverage protects an employer in the case of litigation brought on by an employee (where there isn't Worker's Compensation in place).
- There has been an addition of Employee Benefits Liability which was not in the coverage plan in previous years. **\$1 million coverage** has been added.



- This coverage is solely provided as protection to employers from the financial exposure that would stem from errors in administering an employee to a benefits plan.
- Abuse and Molestation Liability has increased from **\$500,000 to \$1 million**.

The General Liability Insurance Coverage adjustments are summarized below (*Please note the items highlighted in red represent coverage/limit changes over last year*):

Coverage		
Commercial General Liability	2023- 2024	2024-2025
Bodily Injury & Property Damage - Per Occurrence	\$5,000,000.00	\$ 5,000,000.00
Products & Completed Operations	\$5,000,000.00	\$ 5,000,000.00
Personal & Advertising Injury	\$5,000,000.00	\$ 5,000,000.00
Medical Payments	\$2,500.00	\$ 2,500.00
Tenants Legal Liability	\$1,000,000.00	<b>\$ 5,000,000.00</b>
Employers Liability	\$1,000,000.00	<b>\$ 2,000,000.00</b>
Employee Benefits Liability	NOT COVERED	<b>\$ 1,000,000.00</b>
SPF #6 - Non-Automobile Liability	\$5,000,000.00	\$ 5,000,000.00
SEF #94 - Damage to Hired Automobile	\$50,000.00	<b>\$ 75,000.00</b>
Errors and Omissions/ Directors & Officers	\$2,000,000.00	\$ 2,000,000.00
Abuse Liability Extension - Claims Made	\$500,000.00	<b>\$ 1,000,000.00</b>

Sport Accident Insurance adjustments are summarized below (*Please note the items highlighted in red represent coverage/limit changes over last year*):

Coverage		
Sports Accident	2023 - 2024	2024 - 2025
Sports Accident Principal Sum	\$15,000.00	<b>\$30,000.00</b>
Dental Reimbursement	\$5,000.00	<b>\$10,000.00</b>
Accidental Medical Reimbursement	\$15,000.00	\$15,000.00
Aggregate limit of Indemnity	\$2,500,000.00	\$2,500,000.00

In addition to the above summaries, at the NPAC meeting an overview was provided with respect to additional 2025 Coverage Projects that have been undertaken to provide additional benefits to PTSOs. These projects include the investigation of a comprehensive



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PTSO Directors and Officers (D&O) Insurance Policy and the addition of PTSO Cyber Liability Insurance.

### **PTSO Directors & Officers Insurance**

The existing D&O coverage provided to PTSOs under the Pickleball Canada Insurance program is intended to pay for compensatory monetary damages only, which would relate to a defined 'wrongful act' by the PTSO subject to the policy definitions and exclusions. Some key exclusions / restrictions to the policy include the fact that coverage does not extend to situations such as 'employment practices' or 'insured vs insured' (i.e. board members past or present suing other board members past or present). The objective for the 2025 project is obtain a robust, comprehensive and sperate D&O policy for all PTSOs. The project should result in a quote on increased liability coverage for PTSO Boards (we anticipate this will be available in the next four weeks), however PTSOs should be aware that Pickleball Canada has always had their own policy in addition to that contained within the General Liability policy, and PTSO Boards have always been encouraged to seek additional coverage on their own. It is hoped that this project will eliminate the need for additional coverage being sought by each PTSO.

### **Cyber Liability Insurance**

As Cyber related exposures are on the rise worldwide, it is important that Pickleball Canada and its PTSOs/Clubs consider cyber risk mitigation and obtaining a comprehensive cyber insurance policy. Cyber insurance provides protection in two broad categories, which include actions that might be brought on by a third party for not securing personally stored data and cybercrime (i.e hacking, phishing, extortion etc.).

The 2025 Coverage Projects seek to investigate a comprehensive D&O and Cyber policy option for all PTSOs. These policies would be separate from the existing Pickleball Canada Insurance Program and would enhance any current coverages that we have in place.

Additional information will follow on these projects in the next few weeks as Pickleball Canada's insurance broker is in the process of obtaining quotes from several insurance providers willing to provide such these coverages.

If you require any further information regarding the above topics, please contact us at [insurance@pickleballcanada.org](mailto:insurance@pickleballcanada.org)