

Insurance Bulletin #2025-004

May 16, 2025

To: Provincial / Territorial Sport Organizations

From: Barry Petrachenko

Executive Director

Copies: Pickleball Canada Board of Directors

Subject: Sport Accident Policy Definitions

Please note the following clarification regarding the Pickleball Canada Insurance Program. This information has also been added to the *Frequently Asked Questions* section of the Pickleball Canada Website.

Question:

What is the definition of a 'injury' whenever used in Pickleball Canada' Sport Accident Policy?

Answer:

"Bodily injury caused by an Accident occurring while this policy is in force as to the Insured Person whose injury is the basis of claim and resulting directly and independently of all other causes in loss covered by this policy, and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease, or treatment for the illness or disease." (April 21, 2025)

Question:

What is the definition of an 'accident' whenever used in Pickleball Canada Sport Accident Policy?

Answer:

"Accident" is also defined as "a sudden, unforeseen and unexpected event which arises from a source external to an insured person and that is not caused or contributed to directly or indirectly, by physical or mental illness or disease or treatment for the illness or disease" (April 21, 2025)