



Coronavirus COVID-19



IMPORTANT Insurance Information

LLOYD'S	ALL SPORT COMMERCIAL GENERAL LIABILITY INSURANCE - OCCURRENCE MARKEL Suite 400 - 200 Wellington Street West Toronto, ON M5V 3C7
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CERTIFICATE OF INSURANCE

THIS IS TO CERTIFY THAT POLICIES OF INSURANCE AS HEREIN DESCRIBED HAVE BEEN ISSUED TO THE INSURED NAMED BELOW AND IN FORCE AT THE DATE HEREOF

Name of Insured and Postal Address ANDREW STEVENSON O/A SOCCASKOOL 315 Providence Ave., Kelowna, BC V1W 5A5				
COMMERCIAL GENERAL LIABILITY Tenants Legal Liability Limit \$500,000, deductible \$500 Policy Extensions CROSS LIABILITY CLAUSE INCLUDED PARTICIPANT COVERAGE INCLUDED SUBJECT TO 30 DAYS WRITTEN NOTICE OF CANCELLATION OR MATERIAL CHANGE CONTAGION EXCLUSION	Cert. No. D3686	Master Policy No. AL6000	Insurers CERTAIN LLOYD'S UNDERWRITERS	Limit of Liability \$5,000,000.00 LIMIT <small>per occurrence and in the aggregate with respect to products & completed operations</small> DEDUCTIBLE \$500.00
This Certificate is issued at the request of: CITY OF KELOWNA SCHOOL DISTRICT 23 IMMACULATA HIGH SCHOOL ABOVE ARE ADDED AS ADDITIONAL INSURED, BUT SOLELY WITH RESPECT TO THE LIABILITY WHICH ARISES OUT OF THE ACTIVITIES OF THE NAMED INSURED	Location & Operations to which this certificate applies: CITY OF KELOWNA SPORTSFIELDS, IMMACULATA HIGH SCHOOL, SCHOOL DISTRICT 23 SPORTSFIELDS, UBCO, CENTRAL CITY SPORTS CLUB, KELOWNA, BC "JUNIOR AND ADULT SOCCER ACADEMY, JUNIOR AND ADULT COMPETITIVE SOCCER TEAMS" *excluding liquor liability Term: JUNE 20, 2020 - JUNE 20, 2021 Premium: 1,330.00			
To whom notice will be mailed if such insurance is cancelled or is changed in such a manner as to affect this certificate				

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to Agreement No. MKL2019001, UMRB6027MKL2019001 (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155 rue Metcalfe, Suite 2220, Montreal, Quebec, H3B 2V6.

NOTICE: Any notice to the Underwriters may be validly given to the Coverholder.

In witness whereof this policy has been signed as authorized by the Underwriters, by MARKEL CANADA LIMITED.

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THE INSURANCE AFFORDED IS SUBJECT TO THE TERMS, CONDITIONS & EXCLUSIONS OF THE APPLICABLE POLICY

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CONTAGION EXCLUSION NOTICE

Contagion Exclusion Endorsement READ THIS ENDORSEMENT CAREFULLY AS IT MAY EFFECT COVERAGE UNDER THE POLICY This Insurance Policy provides no coverage for any Claim in any way caused by, arising out of or resulting from any disease or contagion, including that designated as such by any of the following: A. a Federal, Provincial, Territorial or Municipal authority or agency; B. a Minister of the Federal, Provincial or Territorial Crown; C. a person occupying the position of Chief Medical Officer of Health (or similar position) of a Province, Territory or Municipality; D. the World Health Organisation; E. the Center for Disease Control/Centre for Disease Control of i) Canada or any Canadian Province or Territory; ii) the United Kingdom of Great Britain and Northern Ireland; or iii) of the United States of America and any American State or Territory. For purposes of this Endorsement, disease or contagion so designated shall include: a) any derivative, mutation or variation of the disease or contagion; b) any fear or threat of the spread of the disease or contagion; c) any failure to prevent, contain or eradicate the disease or contagion.

For purposes of greater clarity the following are diseases or contagion that are excluded pursuant to this endorsement: 1) Coronavirus disease (COVID-19); 2) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); 3) Ebola; 4) Avian Influenza (Avian Bird Flu); and, 5) Legionella (Legionnaire's Disease).

WAIVER (YOUTH)

DEFINITIONS: In this Agreement the term "soccer programs " shall include all activities, programs, events, classes, and services provided, sponsored or organized by the Association including but not limited to: games, tournaments, practices, personal training, dry land training, use of strength training and fitness conditioning equipment, machines and facilities, nutritional and dietary programs, orientational or instructional sessions or lessons, aerobic and anaerobic conditioning programs.

ASSUMPTION OF RISKS: I am the parent/guardian of the player being registered and have full legal responsibility for the decisions of said player. I believe my child/ward is physically, emotionally and mentally able to participate in soccer programs, and is doing so voluntarily and willingly. I am aware that my child/ward's participation in soccer programs involves many risks, dangers and hazards, which could result in damage, loss, serious physical injury or death to my child/ward. I have spoken to my child/ward and have made my child/ward aware of these risks, dangers and hazards. Some of these risks, dangers and hazards include, but are not limited to: • Health: overexertion, dehydration, fatigue, lack of fitness or conditioning, traumatic injury, bacterial infections, rashes, and the transmission of communicable diseases, including viruses of all kinds, bacteria, parasites or other organisms or any mutation thereof. • Premises: defective, dangerous or unsafe condition of the facilities; falls; collisions with objects, walls, equipment or persons; dangerous, unsafe, or irregular conditions on grass, turf or other surfaces, extreme weather conditions; travel to and from premises • Use of Equipment: mechanical failure of the equipment; negligent design or manufacture of the equipment; the provision of or the failure by the Releasees to provide any warnings, directions, instructions or guidance as to the use of the equipment; failure to use or operate the equipment within my own ability. • Contact: I acknowledge that contact with soccer balls, other equipment, or other persons, whether intentional or unintentional, is a common part of soccer programs, and may lead to serious bodily injury, including but not limited to concussions and/or other brain injury, or serious spinal injury. • Advice: negligent advice regarding soccer programs • My child/ward's conduct and conduct of other persons including any physical altercation between soccer participants: I acknowledge that such conduct, including my child/ward's negligence and negligence of other persons, including NEGLIGENCE

ON THE PART OF THE RELEASEES, may increase the risk of damage, loss, personal injury or death. I understand that the Releasees may fail to safeguard or protect my child/ward from the risks, dangers and hazards of soccer programs, some of which are referred to above.

RELEASE OF LIABILITY, WAIVER OF CLAIMS AND INDEMNITY AGREEMENT In consideration of the Releasees allowing my child/ward to participate in soccer programs, use its equipment and facilities and providing its soccer services and consultation, I hereby agree as follows:

1. TO WAIVE ANY AND ALL CLAIMS that I have or may in the future have against THE RELEASEES AND TO RELEASE THE RELEASEES from any and all liability for any loss, damage, expense or injury including death that I or my child/ward may suffer or that my next-of-kin may suffer as a result of my or my child's/ward's participation in soccer programs DUE TO ANY CAUSE WHATSOEVER, including but not limited to: • negligence on the part of the Releasees; • breach of contract by the Releasees; • breach of warranty on the part of the Releasees in respect of the design, manufacture, selection, installation, maintenance or adjustment of equipment; • breach of any statutory or other duty of care including any duty of care owed under the Occupiers Liability Act, R.S.B.C. 1996, c. 303, on the part of the Releasees; and • the failure on the part of the Releasees to safeguard or protect me or my child/ward from the risks, dangers and hazards of soccer programs, some of which are referred to in the Assumption of Risks section of this Agreement. 2. TO HOLD HARMLESS AND INDEMNIFY THE RELEASEES from any and all liability for any damage, loss, expense or injury to my child/ward resulting from my child's/ward's participation in soccer programs DUE TO ANY CAUSE WHATSOEVER, including but not limited to negligence on the part of the Releasees; breach of contract by the Releasees; breach of warranty on the part of the Releasees in respect of the design, manufacture, selection, installation, maintenance or adjustment of equipment; breach of any statutory duty or other duty of care including any duty of care owed under the Occupiers liability Act, R.S.B.C. 1996, c. 303, on the part of the Releasees; and the failure on the part of the Releasees to safeguard or protect my child/ward from the risks, dangers and hazards of soccer programs, some of which are referred to in the Assumption of Risks section of this Agreement. 3. TO HOLD HARMLESS AND INDEMNIFY THE RELEASEES from any and all liability for any damage, loss, expense or injury to any third party resulting from my child's/ward's participation in soccer programs. 4. Despite the risks, dangers and hazards of soccer programs, and fully understanding such risks, dangers and hazards, I wish my child/ward to participate in soccer programs with the Association, and I FREELY ACCEPT AND FULLY ASSUME all such risks, dangers and hazards and the possibility of personal injury, death, property damage and loss resulting therefrom. 5. This Agreement shall be effective and binding upon my heirs, next-of-kin, executors, administrators, assigns and representatives, in the event of my death or incapacity.

SAFETY: In entering into this Agreement I am not relying on any oral, visual or written representations or statements made by the Releasees with respect to the safety of soccer programs other than what is set forth in this Agreement.

INSURANCE: I am aware that the Association carries insurance and that should my child/ward become injured or cause personal injury or property damage to any third party while participating in soccer programs, my child/ward may or may not be entitled to insurance coverage depending on the terms and conditions of the Association's insurance policy. **JURISDICTION:** This Agreement and any rights, duties and obligations as between the parties to this Agreement shall be governed by and interpreted solely in accordance with the laws of the Province of British Columbia (BC), and I agree to attorn solely to the jurisdiction of the Courts of the Province of BC. Any litigation involving the parties to this Agreement shall be brought solely within the Province of BC and shall be within the exclusive jurisdiction of the Courts of the Province of BC. By executing this form, whether on-line or by signature, you agree that you are the registering player's parent/legal guardian and that you have read, understand and are bound by the Agreement terms.

WAIVER (ADULT)

TO: The British Columbia Soccer Association (the "Association") and its directors, officers, agents, representatives, employees, volunteers, members, participants, spectators, Districts, Leagues, Clubs, independent contractors, subcontractors, sponsors, successors and assigns (collectively the "RELEASEES") **DEFINITIONS:** In this Agreement the term "soccer programs" shall include all activities, programs, events, classes, and services provided, sponsored or organized by the Association including but not limited to: games, tournaments, practices, personal training, dry land training, use of strength training and fitness conditioning equipment, machines and facilities, nutritional and dietary programs, orientational or instructional sessions or lessons, aerobic and anaerobic conditioning programs.

ASSUMPTION OF RISKS: I am aware that my participation in soccer programs involves many risks, dangers and hazards, which could result in damage, loss, serious physical injury or death to me. Some of these risks, dangers and hazards include, but are not limited to: • Health: overexertion, dehydration, fatigue, lack of fitness or conditioning, traumatic injury, bacterial infections, rashes and the transmission of communicable diseases, including viruses of all kinds, bacteria, parasites or other organisms or any mutation thereof. • Premises: defective, dangerous or unsafe condition of the facilities; falls; collisions with objects, walls, equipment or persons; dangerous, unsafe, or irregular conditions on grass, turf or other surfaces, extreme weather conditions; travel to and from premises • Use of Equipment: mechanical failure of the equipment; negligent design or manufacture of the equipment; the provision of or the failure by the Releasees to provide any warnings, directions, instructions or guidance as to the use of the equipment; failure to use or operate the equipment within my own ability. • Contact: I acknowledge that contact with soccer balls, other equipment, or other persons, whether intentional or unintentional, is a common part of soccer programs, and may lead to serious bodily injury, including but not limited to concussions and/or other brain injury, or serious spinal injury. • Advice: negligent advice regarding soccer programs • My conduct and conduct of other persons including any physical altercation between soccer participants: I acknowledge that such conduct, including my negligence and negligence of other persons, including NEGLIGENCE ON the PART OF THE RELEASEES, may increase the risk of damage, loss, personal injury or death. I understand that the Releasees may fail to safeguard or protect me from the risks, dangers and hazards of soccer programs, some of which are referred to above.

RELEASE OF LIABILITY, WAIVER OF CLAIMS AND INDEMNITY AGREEMENT In consideration of the Releasees allowing me to participate in soccer programs, use its equipment and facilities and providing its soccer services and consultation, I hereby agree as follows:

1. TO WAIVE ANY AND ALL CLAIMS that I have or may in the future have against THE RELEASEES AND TO RELEASE THE RELEASEES from any and all liability for any loss, damage, expense or injury including death that I may suffer or that my next-of-kin may suffer as a result of my participation in soccer programs DUE TO ANY CAUSE WHATSOEVER, including but not limited to: • negligence on the part of the Releasees; • breach of contract by the Releasees; • breach of warranty on the part of the Releasees in respect of the design, manufacture, selection, installation, maintenance or adjustment of equipment; • breach of any statutory or other duty of care including any duty of care owed under the Occupiers Liability Act, R.S.B.C. 1996, c. 303, on the part of the Releasees; and • the failure on the part of the Releasees to safeguard or protect me from the risks, dangers and hazards of soccer programs, some of which are referred to in the Assumption of Risks section of this Agreement. 2. TO HOLD HARMLESS AND INDEMNIFY THE RELEASEES from any and all liability for any damage, loss, expense or injury to any third party resulting from my participation in soccer programs. 3. Despite the risks, dangers and hazards of soccer programs, and fully understanding such risks, dangers and hazards, I wish to participate in soccer programs with the Association, and I FREELY ACCEPT AND FULLY ASSUME all such risks, dangers and hazards and the possibility of personal injury, death, property damage and loss resulting therefrom. 4. This Agreement shall be effective and binding upon my heirs, next-of-kin, executors, administrators, assigns and representatives, in the event of my death or incapacity.

SAFETY: In entering into this Agreement, I am not relying on any oral, visual or written representations or statements made by the Releasees with respect to the safety of soccer programs other than what is set forth in this Agreement.

INSURANCE: I am aware that the Association carries insurance and that should I become injured or cause personal injury or property damage to any third party while participating in soccer programs, I may or may not be entitled to insurance coverage depending on the terms and conditions of the Association's insurance policy. **JURISDICTION:** This Agreement and any rights, duties and obligations as between the parties to this Agreement shall be governed by and interpreted solely in accordance with the laws of the Province of British Columbia, and I agree to attorn solely to the jurisdiction of the Courts of the Province of British Columbia. Any litigation involving the parties to this Agreement shall be brought solely within the Province of British Columbia and shall be within the exclusive jurisdiction of the Courts of the Province of British Columbia. By executing this form, whether on-line or by signature, you agree that you are the player being registered and that you have read, understand and are bound by the Agreement terms.

