

FAQ

Triathlon Ontario and registered members

The following outline is not all inclusive. Should any discrepancies occur between this document and the actual policy on file with Triathlon Ontario, the policy documents shall prevail.



COMPREHENSIVE GENERAL LIABILITY:

Question:

What does the Triathlon Ontario Liability policy cover?

Answer:

It would be lengthy to list all the insuring agreements under the policy, but in many cases many inquiries relate to the concept of Liability Insurance.

General Liability Insurance is designed to protect a person (member) or any entity (Province, Club) against any legal responsibility arising out of a negligent act or a failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party.

Question:

Who is an Insured?

Answer:

All employees, volunteers, officers, directors, coaches, managers, officials, member participants, auxiliary workers while acting with the scope of their duties on behalf of Triathlon Ontario.

Question:

What is a sanctioned event?

Answer:

Sanctioned events includes all games, competitions or sports demonstrations run by Triathlon Ontario and or by member clubs in good standing authorized by Triathlon Ontario including related training at sites of events and club premises.

👉 TRAINING

Question:

What is considered training under the Liability policy?

Answer:

Liability does not provide 24 hour coverage. All training activities must be documented and approved by Triathlon Ontario. Commuting and recreational triathlon activities (i.e. riding bike to work) are not considered training.

CLUBS

Question:

What is the definition with respect to a member of the insurance program?

Answer:

The insurance is based on the “reported” member’s names on file with Triathlon Ontario. The membership numbers are reported to the office of Jones Brown by Triathlon Ontario.

Question:

What activities are covered?

Answer:

All sanctioned and approved Triathlon Ontario activities including competitions run by clubs who are members in good standing.

Question:

Can a non-member be signed up as a club member at the time of event?

Answer:

Yes, as long as the Waivers are signed, insurance premium collected, and these individuals are included in the reported membership numbers to the Provincial Association for the insurance program.

Note: One Day event memberships have liability coverage only. The Sport Accident coverage IS NOT included.

Question:

Are the member bicycles covered?

Answer:

Personal belongings of members are not covered automatically. Triathlon Ontario have arranged a Bike Insurance Program where members can pay an additional premium to insure their bicycles. Please contact Triathlon Ontario for an application.

ACCIDENTAL DEATH & DISMEMBERMENT:

Question:

Does the policy provide 24 hour coverage?

Answer:

No, only while participating in a training program, sanctioned tour, competition and traveling to and from the program which is approved by and under the supervision of proper authority of the Provincial Association or Club of which the Insured is a member.

Question:

Does the Sport Accident policy cover members participating in training camps out of Canada?

Answer:

Yes, as long as it is a sanctioned training camp.

Question:

Is a member covered if they train on their own time?

Answer:

Coverage does not apply to training without the PRIOR written consent of the Provincial Association or Member Club.

Excess Travel Medical: (Optional)

Question:

When should a member/club purchase travel medical insurance?

Answer:

When travelling outside of Canada please contact Triathlon Ontario to arrange Excess Travel Medical coverage while out of Canada in a sanctioned/approved event.