Ontario Baseball Association

Directors & Officers Insurance Program for Member Clubs

August 5, 2025 - August 5, 2026

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Coverage Overview

DIRECTORS & OFFICERS INSURANCE
POLICY#: NDO1002477
TERM: August 5, 2025- August 5, 2026
INSURER: Trisura Guarantee Insurance Company

What is Directors and Officers Liability Insurance?

Directors and officers may be sued for actual or alleged "wrongful acts" while performing their duties for the organization. D&O insurance will pay those sums the organization, directors and officers become legally obligated to pay as compensatory damages because of a wrongful act.

Summary of Coverages:

Non-Profit Management and Corporation Liability Insurance Program Policy	Amount of Insurance	Deductible
Aggregate Limit of Liability / Program Aggregate	$2,000,000	
Coverage Included in the Aggregate Limit of Liability		
Directors' & Officers' Liability – Including Entity:	$2,000,000	$1,000
Employment Practices Liability – Including Entity	$2,000,000	$1,000
Excess Directors or Officers Coverage	$1,000,000	
Pollution Defence Costs Coverage	$1,000,000	
Prior or Pending Litigation Date: Inception of the First continuous D&O Policy		
Discovery Period: 75% of the Annual Premium for 1 year		
Allocation Percentage: 80%		
Knowledge of Claim: President		

In evaluating your exposure to loss on your insurance policies, we have been dependent upon certain information that was provided by you. If there are other areas that need to be evaluated prior to binding coverage, please bring these areas to our attention. Higher limits for the program's policies may be available; if you wish to pursue this option please advise our office as soon as practicable so that we may solicit market quotations on your behalf. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that may impact the scope of your insurance coverage.