

WPC Insurance coverage clarification

March 2015

The General Liability coverage is worldwide while attending sanctioned events including related training at sites of events or activities within your control.

This policy does not provide General Liability coverage while driving – automobiles are excluded.

We get back into the rental vehicle question again.

If your member is using their own vehicle – their vehicle liability insurance will respond.

If your member is using a rented vehicle – The Water Polo Canada insurance policy does include “non-owned automobile” liability insurance however this is contingent liability insurance valid in North America should the registered owners insurance not be sufficient to pay all third party liability.

In above scenarios, that is exactly what a liability policy covers – your legal liability.

The insurance will defend and indemnify Water Polo Canada for its legal liability.

If a court determined Water Polo Canada was legally liable for the injury, the insurance would pay.

It is not a no fault accident policy.