

A photograph of an American football game in progress, showing players from two teams (one in orange and black, the other in white and black) lined up at the line of scrimmage. The scene is set in a stadium at night with bright lights. A large white plus sign is overlaid on the right side of the image, partially enclosed by a yellow outline.

# Sports and entertainment playbook

Providing specialized claims services  
for all business needs

# Introduction

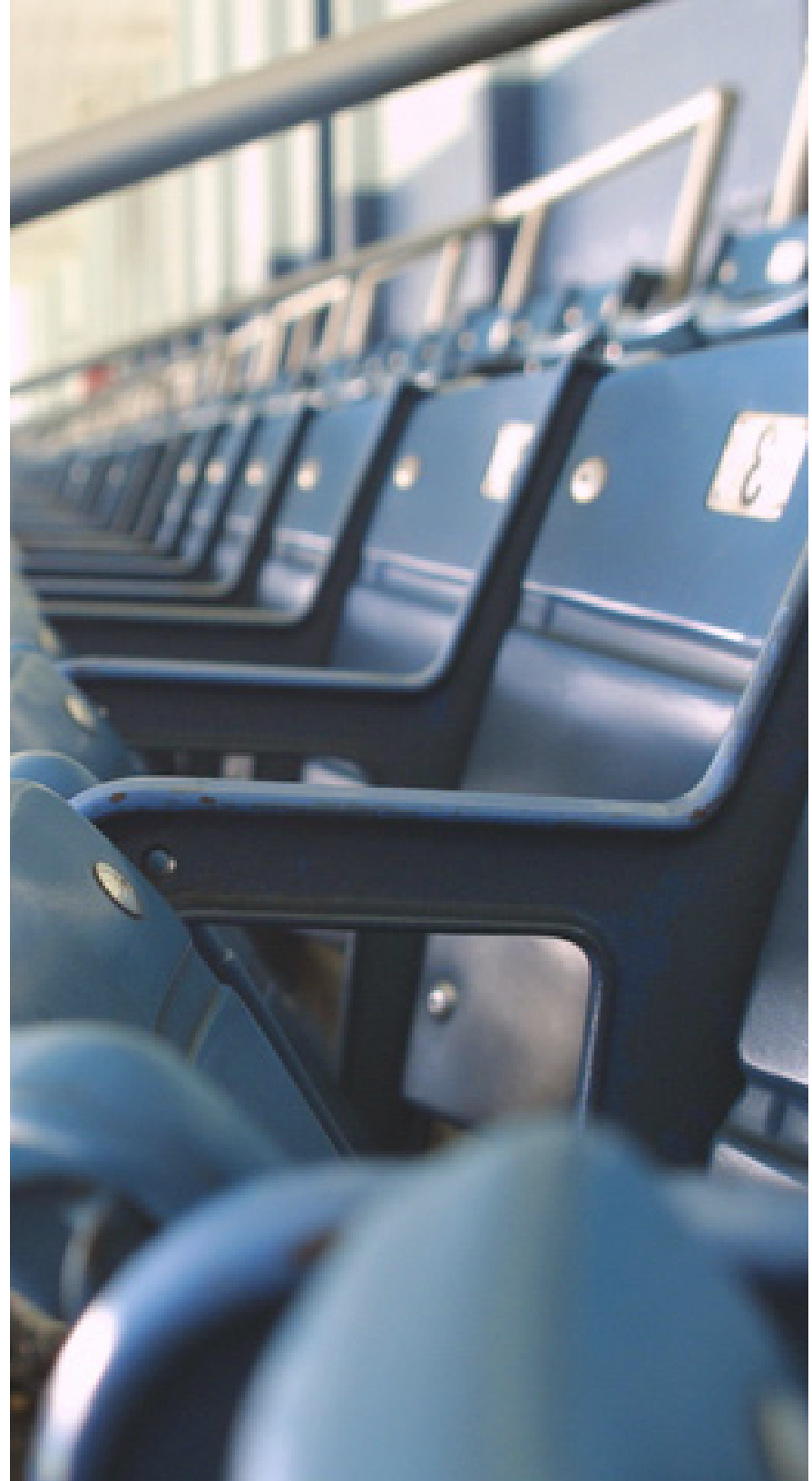
Sporting organizations, event holders and production companies face a myriad of risks in their operations. From participant and spectator injury to Directors and Officers (D&O) liability, each claim is unique and requires expertise to navigate the organizational framework, legal landscape and insurance coverages available. Crawford's Sports & Entertainment group of specialized adjusters understands the impact a claim can have on an organization and its stakeholders and offers tailored resources necessary to support a fulsome, risk-managed, insurance response in the event of a claim. Through technical expertise, personalized service and 24/7/365 responsiveness, our adjusters will bring your claim to a resolution in a practical and proactive manner.

- 86% OF CANADIANS PLAY AT LEAST ONE RECREATIONAL SPORT
- 66% OF INJURIES AMONGST ADOLESCENTS ARE LINKED TO SPORTS
- 47% OF INJURIES AMONGST ADULTS ARE LINKED TO SPORTS & WORK

## Directors and Officers (D&O)

The sports and entertainment insurance sector has witnessed a surge in demand for D&O insurance due to several current issues affecting the industry. One prominent concern is the escalating risk of litigation faced by directors and officers in sports organizations and entertainment companies. With increased scrutiny on issues such as corporate governance, diversity and inclusion, and ethical conduct, leaders in these sectors are more susceptible to legal challenges.

Understanding the shifting risks directors and officers face, as well as the parallel investigations and proceedings they may be subject to, are crucial to proper claims handling and the safeguarding of clients' interests. Whether it's assisting with complex legal disputes or managing crisis situations, Crawford provides invaluable support every step of the way.



# Sport participant accident

As sports participation continues to surge and the event industry continues to grow, safeguarding against liability and injuries remains a key concern. Participant Accident Insurance offers peace of mind by offsetting medical expenses incurred during group activities, regardless of fault, generally complementing a suite of liability coverages to mitigate risks and protect stakeholders' interests.

Groups such as amateur sports teams, clubs, camps and school boards consider Participant Accident Insurance to offset first dollar compensation for medical expenses incurred in the event of an accident during sanctioned activities. Crawford services a variety of participant-based insurers providing technical and efficient claims administration paired with top-notch customer services and a holistic approach to risk management in the sports and entertainment sector.

## BENEFITS OF PARTICIPANT ACCIDENT INSURANCE

- Accidental Death and dismemberment insurance
- Permanent total disability benefits
- Accident medical benefits, weekly accident indemnity coverage
- Paramedical benefits
- Provides accident and medical coverage for members who may be injured during a group activity but where there is no fault or liability

The policy can pay lump sum amounts in the case of covered accidental death, dismemberment, dental expenses or disability.

# Film and entertainment

As they say, the show must go on. Productions can be impacted by various types of events and each of them could have a critical impact to the project delivery and financials. Our Crawford entertainment and contingency team has the knowledge to handle all types of claims related to this highly specialized field of insurance.

- **Coverage analysis:** We have the expertise to manage various types of claims, including those related to injured or ill cast members, damaged equipment or props, sets, or wardrobe.
- **Defence work:** With services available coast to coast, we provide immediate, professional and confidential support wherever you are.
- **Contractual reviews:** Our experts collaborate closely with industry stakeholders to mitigate losses and minimize disruptions at every stage of your project, from preproduction to wrap.

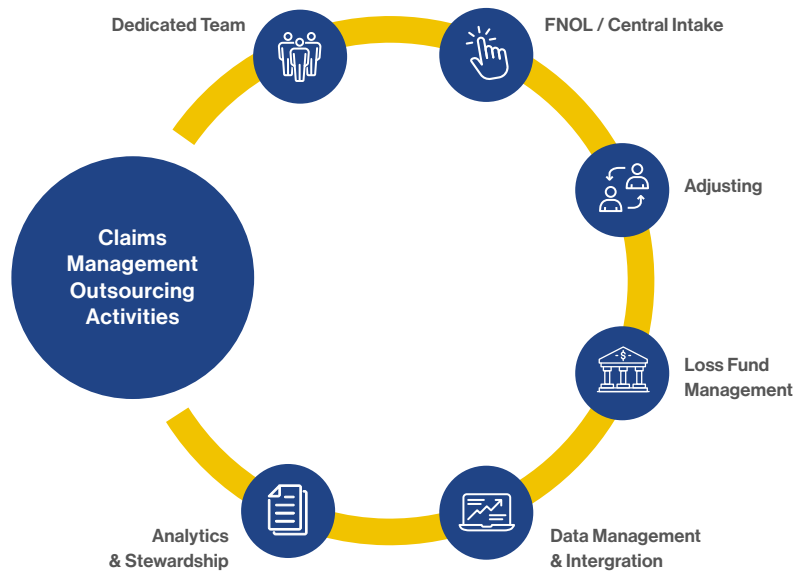
In 2023, media production in Canada generated \$14.8 billion in revenue and has grown 6.7% per year in the last five years. In fact, the industry has seen accelerated growth since the pandemic due to a combination of backlog of delayed projects, introduction of new projects and an increased demand for streaming content.

# Contingency

Many elements can go wrong when organizing events. Non-appearance, cancellation and adverse weather conditions are few of the many situations which can result to a major financial impact on the policyholders. Crawford's entertainment and contingency team has the knowledge to provide your organization with proactive handling of all types of non-conventional risks including events, prize indemnity and promotion.

## Crawford's third-party administration

Crawford's third-party administration services complement our technical claims handling by providing end-to-end claims management processes designed to help organizations efficiently respond, track, and mitigate losses.



## For more information, contact:

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## About Crawford & Company®

For over 80 years, Crawford has led the industry through a relentless focus on people and the innovative tools that empower them.



**LOSS  
ADJUSTING**



**THIRD PARTY  
ADMINISTRATION**



**MANAGED  
REPAIR**



**MEDICAL  
MANAGEMENT**



**ON-DEMAND  
SERVICES**



**CATASTROPHE  
RESPONSE**

**10,000** employees | **50,000** field resources | **70** countries | **\$18B** claims managed annually

**Crawford®**

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