

## Sask Soccer Association

Att: SSA Members, Board of Directors and Doug Pederson

Sask Soccer Association has been a long-time client of Knight Archer Insurance Ltd. and we very much appreciate and value the relationship we have built over the years.

Unfortunately, through discussions with Doug Pederson it has been brought to our attention that an employee of ours attended your Annual Board Meeting on Wednesday, May 20, 2020, and provided incorrect information regarding coverage under your liability policy with Markel.

Our employee indicated that there was no coverage resulting from a Pandemic at all, and that there never was coverage under your policy. This in fact is not the case.

Currently your insurance company, Markel has not specifically excluded coverage resulting from a Pandemic under your liability policy. If there are incidents that have occurred or will occur prior to December 31, 2020, they can be submitted for claims review. Markel have however, advised that upon your 2020/2021 policy renewal that an exclusion will be added which will then exclude damages resulting from a Pandemic.

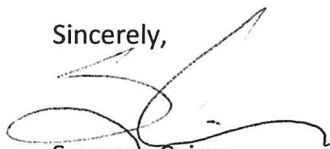
We sincerely apologize for the misinformation that had been provided at the meeting on May 20<sup>th</sup> which was shared with SSA membership and for any impact this may have had on SSA Members.

I have been in discussion with Doug to confirm the coverage is currently in place, and Knight Archer has also provided a copy of the Pandemic exclusion that will be added to your policy upon renewal on December 31, 2020.

While Pandemic exclusions for liability policies seem to be a new standard within the insurance industry, that does not mean that coverage is not available. Coverage resulting from a Pandemic can be purchased from some insurers, and there have been some organizations that have elected to do so. There of course is a cost that accompanies the purchase of the coverage.

We again sincerely apologize for the incorrect information that was provided by our employee and have been working closely with Doug to ensure you have accurate information now as well as going forward.

Sincerely,



Suzanne Cairns  
EVP, Insurance Operations  
Knight Archer Insurance