



THE SPIRIT OF EXCELLENCE FUND

The Spirit of Excellence Fund (the “Fund”) proposes the establishment of an annualized \$100,000 provincially funded program that would be managed by Indigenous Sport & Wellness Ontario (“ISWO”), the province’s official designated Provincial/Territorial Aboriginal Sport Body, to provide financial assistance to identified Indigenous athletes for the approved training, living, travel and competition costs related to these athletes’ chosen sport. This Fund, which will directly facilitate and support Indigenous Athlete’s participation in collegiate, national and international level competitions, will recognize and address the specific cultural, geographic and financial barriers that many Indigenous athletes face in achieving their full potential as high performance athletes and who’s ultimate accomplishments will serve as an inspiration and important role models to all Indigenous youth across the province.

- The Fund will serve to relieve the financial burden associated in the preparation, training and participation in high level competition traditionally borne by a developing Indigenous athlete’s family and community and permit identified athletes to combine their academic, work and athletic careers while training for and competing in their chosen sport.
- The Fund will be made available to all Indigenous peoples of Ontario, including, but not limited to, members of the First Nations, Metis, and Inuit communities.
- The Fund will not be available to any Indigenous athlete that is receiving funding under or from the federal government’s Athlete Assistance Program or any other federal or provincial athlete financial support program.
- ISWO will insure that members of the Indigenous peoples from all regions of the province will have equal access to the financial assistance offered and provided by the Fund and will further insure that the eligibility under the Fund will be extended to Indigenous athletes engaged in Olympic sports, non-Olympic sports, Paralympic sports, North American Indigenous Games (“NAIG”) Sports, Non-NAIG Sports, traditional Indigenous Sports and Artic/Northern Games Sports.
- In awarding funding under the Fund, ISWO will strictly adhere to the principles set out in the Ontario Human Rights Commission’s policy on preventing discrimination because of gender, gender identity and gender expression.
- ISWO will have the responsibility for: establishing the objective and subjective eligibility rules for those Indigenous athletes that can qualify for receiving financial support from the Fund; making such amendments to the Fund’s existing eligibility criteria as ISWO

deems appropriate to provide the Fund with greater operational efficacy, outreach and fairness; the amounts that any eligible Indigenous athlete can receive from the Fund; what specific expenses and costs the monies from the Fund can be used for; the timing, means and manner as to how monies from the Fund can be dispersed; monitoring an athlete's ongoing progress and ensuring an athlete's continuing compliance with the eligibility rules and protocols established for initial and continuing entitlement to financial support from the Fund.

- ISWO will have the sole right to award an eligible Indigenous athlete (the "Participating Athlete") any financial support from the Fund.
- ISWO will, where possible and practicable, consult with Indigenous community leadership, applicable national and provincial sport bodies, sport leagues and team officials and coaches in an ongoing effort to identify high performance Indigenous athletes who may be eligible for funding assistance under the Fund.
- ISWO will publish and post on ISWO's website and sport portal, the existence of the Fund and set out in detail the established criteria for eligibility for the receipt of financial support under the Fund.
- ISWO will provide each Participating Athlete with documentation or forms of agreement that both sets out the terms and conditions of the Participating Athlete's initial financial assistance under the Fund and the criteria for the Participating Athlete's continuing financial entitlement under the Fund.
- ISWO will provide a voice to Participating Athletes' concerns regarding any aspect of the Participating Athletes' training and participation in their chosen sport as it relates directly to the financial assistance the Participating Athletes is receiving from the Fund and where possible and practicable, provide an accessible advocacy support/resource for the Participating Athletes.
- ISWO will establish clear procedures as to how Participating Athletes can withdraw from continuing participation in the Fund.
- All Participating Athletes must comply with the *Canadian Policy Against Doping in Sport – 2011* and the *Canadian Anti-Doping Program* of the Canadian Centre for Ethics in Sport, as a condition of continuing financial support under the Fund.
- ISWO will provide the Ministry with a yearly report that sets out and confirms all expenditures and distributions made pursuant to the Fund during the reporting period and provides a brief review of the amounts of financial assistance that each eligible athlete received and the sport accomplishments that the recipient has attained or achieved.



iswo.ca

About ISWO

ISWO is the designated Provincial/Territorial Aboriginal Sport Body (P/TASB) for Ontario, serving all Indigenous Peoples and communities across the province, including First Nations, Inuit and Métis, living on and off-reserve, in rural and urban settings.

ISWO develops opportunities for participation in sport and cultural activities that promote wellness and positive lifestyles for Indigenous Peoples across Ontario.

Our organization started from a kitchen table with just two full-time occasional staff, but through strategic partnerships, strong values, a progressive outlook, and most importantly the Ministry's support and faith, we have evolved into a successful Indigenous-led body that has made a difference in the lives of thousands of youth.

ISWO now employs staff throughout the Province, have proudly hosted multiple major Games **resulting in a 'terrific double bottom line' with significant social and economic impact, and have developed sport and wellness programs for all ages.**



Evolution of ISWO

- Since its inception, ISWO has been dedicated to advancing the physical, emotional, spiritual and mental wellbeing of Indigenous communities in Ontario through participation in sport and recreational activities.
- Over the last 5 years, **ISWO's budget received from the Ministry of Heritage, Sport, Tourism and Culture Industries has grown from \$200,000 to over \$1.9 million**; in addition to securing federal funding for the next two years to help support additional programs outside of the scope of the funding provided by Ministry. This illustrates the ongoing dedication of the Ministry in supporting Indigenous youth and communities, and we would like to acknowledge the Ministry for their support and efforts.
- ISWO has progressed from an organization focused on only youth sport, to an organization with core programs in sport, leadership and wellness, for all ages.
- ISWO has successfully delivered on the Ministry's mandate, created substantial new partnerships and has generated an **economic impact of more than \$50 million in three short years for the province of Ontario.**



THEN

**DIRECT SPORT
DELIVERY
WITH A FOCUS
ON MULTI-SPORT
CAMPS,
NAIG AND
NAHC.**

ISWO'S POSITION NOW

- DIRECT SPORT DELIVERY
- RESOURCE HUB
- EXPERTISE FOR ATHLETE AND COACH DEVELOPMENT
- SPORT PLANS WITH MUNICIPALITIES FOR EFFECTIVE URBAN REACH
- GRASS ROOTS PROGRAMMING IN PARTNERSHIP WITH COMMUNITIES AND ORGANIZATIONS
- EFFECTIVE PARTNERSHIPS WITH PSO'S AND NSO'S
- LARGE SCALE SPORT AND CULTURAL EVENT MANAGEMENT
- SPONSORSHIP OPPORTUNITIES
- LEADERSHIP PROGRAM FOR INDIGENOUS YOUTH 14-24
- MASTERS AGE EVENTS
- ENHANCED COMMUNICATION TOOLS TO SUPPORT NEW GROWTH (PORTAL AND APP)
- COMMUNITY FOCUSED FLEXIBLE APPROACH
- SUPPORT FOR COMMUNITY LED HOSTING
- DESIGNATED PTASB FOR THE NAIG AND THE NAHC

ISWO SUCCESSES

- The 2017 NAIG, planned in a short one-year, with only 10 full-time staff, delivered a successful Games for more than 5,000 Indigenous youth from across Turtle Island. The event created a national dialogue on reconciliation, through the #Team88 campaign and media partnership with the CBC and APTN, which resulted in an economic impact of **\$43 million for the province of Ontario**.
- ISWO has successfully hosted the 2016 National Aboriginal Hockey Championships (NAHC), the 2016 Ontario Indigenous Summer Games (OISG); the 2017 NAIG and the 2018 Masters Indigenous Games (MIG). **These major events contribute to Ontario's tourism industry, while also advancing the opportunities for Indigenous Peoples to participate in sport, at all levels.** High profile events also allow the organization to raise the awareness of issues facing Indigenous communities and create space for dialogue about reconciliation.



ISWO SUCCESSES

- Developed an innovative *Youth Leadership* program in consultation with more than 550 Indigenous youth from across Ontario; the program is unique in Canada, and is based entirely on an Indigenous framework of knowing, learning and doing. Youth can obtain certification in six distinct areas and access the program in their community, through programming or entirely on-line.
- Developed and delivered ISWO's landmark *Sport Pathway Initiative*, to increase access and opportunity for participation in sport, recreation and leadership programming, through the hosting of dozens of sport and cultural camps across Ontario, attended by thousands of Indigenous children on an annual basis.
- Signed a five-year funding agreement with the City of Ottawa / Ottawa Tourism to host the 2021 and 2023 Masters Indigenous Games and the 2022 Ontario Indigenous Summer Games. The Masters Indigenous Games will be the feature event for Ottawa's Year of Indigenous Tourism in 2021.
- Secured a five-year media partnership with the CBC to help promote public awareness of Indigenous sport and culture events across Ontario; and to foster dialogue on the joint journey of reconciliation through sport.
- Developed and hosted the Ontario Native Basketball Invitational (ONBI) and the Ontario Native Volleyball Invitational (ONVI); the provincial tournaments (now in their fifth years), are attended by hundreds of young Indigenous athletes on an annual basis.



IMPACTS OF COVID-19

- Covid-19 has had a tremendous impact on the entire nation, and especially our sport, tourism and culture industries here in Ontario.
- For ISWO that has meant a delay in some major events, such as the 2020 NAIG (postponed until next year) and an outright cancellation of others.
- In terms of dollars and cents, ISWO has had over a \$500,000 loss as a direct result of COVID-19. More significantly, our youth and communities are suffering, as many youth looked to sports and our programs as a positive outlet. Many of our communities don't have the resources to stay healthy and safe, so we have redirected some of our efforts in assisting with immediate needs and community challenges.
- We are also providing learning and leadership opportunities through our online leadership program – to keep youth engaged during this difficult time.
- We are working to further enhance our infrastructure and ability to deliver more support and programming online. For example, we are working to have more Indigenous coaches certified through online resources, and finding creative ways to have kids 'tryout' on-line, through an alternative selection process. Same for athlete training and development.
- However, it is difficult to provide sport programming, leadership camps, athlete development and community supports during this time of physical distancing. For many youth, sport is the only outlet keeping them safe and on the right path.



New Opportunities

- The recent events of COVID-19 have only strengthened our organizations commitment for enhancing our capability to deliver more opportunities through digital means.
- We have developed an online portal for all ISWO events, registration, communication and Standing Bear leadership certification in six distinct areas. The portal allows for streamlined marketing and engagement, functionality, and data and metrics. The leadership program could be a source of amazing opportunities and a pathway for increased employment and community development. This 'made in Ontario' program has the potential to go national.
- 5-year partnership with the CBC has provided for increased recognition and a media platform for partner recognition.
- New 'Well Nation' App – first pilot expected to launch this year; will provide an 'Indigenous Wellness' experience with videos and information on food, nutrition, recipes, medicines, traditional foods, cultural practices and ceremonies fitness and physical activity. The app will also support major Games and events hosted by organization, with schedules, 'picture boards, etc. (similar to event and conference apps). The app provides opportunities for sponsors and funder acknowledgement.
- Wellness Warrior campaign to recognize and celebrate Indigenous ways of wellness; continuation of Team 88 campaign for Team Ontario athletes at NAHC and NAIG.



Recommendation #1

Potential for Increasing Indigenous Sport Tourism

- The size of the Indigenous population in Ontario is approximately 400,000 individuals, with almost 1,400,000 in Canada and another 1,400,000 in the United States.
- Indigenous communities are often grossly underserved and there is the potential, with a modest investment, to make Ontario the premier destination in North America (or Turtle Island) for Indigenous sport tourism.
- ISWO already has the 2021 and 2023 Masters Indigenous Games secured to take place in Ottawa, with funding and support committed from the City of Ottawa and Tourism as a major feature of their 'Year of Indigenous Tourism' initiative for 2021. The events are open to Indigenous Peoples from around the world.
- ISWO could enhance its Masters Indigenous Games Tour (which offers a range of fun, pay-to-play competitive community tournaments), to include stops across North America.
- ISWO is also looking to create a range of national (and international) senior and youth championships for a variety of popular sports: basketball, volleyball, beach volleyball, canoe/kayak, etc. The focus would be on engagement, celebration of Indigenous culture and awareness of Indigenous Peoples, their traditions, etc.



Recommendation #2

CREATION OF A NEW REGULATORY THAT WILL ALLOW THE DELIVERY OF SPORTING EVENTS IN A COVID AND POST-COVID WORLD

- New regulatory guidelines would provide both attendees and venue operators with a measure of certainty and comfort that the delivery and attendance at public events is 'reasonably' safe and liability wise, commercially viable.
- We have prepared a draft of suggestions for inclusion as part of these regulatory guidelines, which of course would have to be considered, reviewed and finalized in partnership with the Ministry and local public health units. Additionally, the understanding that Ontario is a large province, with different instances of COVID-19 and implications, will have to be taken into account. The full document has been provided as an attachment for reference.
- Examples of new guidelines:
 - Athletics Canada recently posted a new guide for the resumption of training.
 - Hockey Canada has removed its sanctions and is allowing municipalities and regions to make their own decisions, in accordance with public health guidelines and recommendations.



PROVEN INTEGRATED DELIVERY SYSTEM

+

**INCLUSIVE
ADVISORY
COMMITTEE**
*(FIRST NATIONS,
MÉTIS AND
INUIT)*

+

**ALL AGES
PROGRAMMING**

+

**MULTIFACETED
SPORT
OPPORTUNITIES**

+

**ECONOMIC
IMPACT AND
ATHLETE
DEVELOPMENT**

=

**A NEW COMPREHENSIVE MODEL FOR
INDIGENOUS SPORT IN ONTARIO**



THANK YOU / MIIGWETCH

SPORT

ENGAGEMENT WITH

17 Provincial
Sport
Organizations

14 National
Sport
Organizations

20
camps with
sport development
opportunities

More than
2000
individuals were engaged on the
Sport Pathway (Grass roots, high
performance and older adult)
through ISWO over 6 months, across
all 6 regions of the province

220
people | **23**
teams
participated in the Ontario Native
Volleyball Invitational (ONVI)
from more than 10 communities

96
youth | **24**
coaches
participated in the 2018 National
Aboriginal Hockey Championships
as part of Team Ontario

More than
25
clinics were held
across Ontario for a
variety of sports from
April – October 2018

COMMUNITY ENGAGEMENT

54
email-campaigns sent
to all communities,
stakeholders and subscribers

20
news (press)
releases

11,732
Total Number of
Facebook Followers
(across all ISWO channels)

2,188
Total Number of
Twitter Followers
(across all ISWO channels)

35%
increase of
Facebook followers
in a 6-month period

86
Total number of
communities engaged
through sport opportunities

4,969
Total number of subscribers
(increase of 2,478 in 2018)

\$250,000
raised in sponsorship dollars

First ISWO Pow Wow had
200 registered
dancers and
1,500 people in
attendance

URBAN INDIGENOUS STRATEGY

4 pilot
communities
representing **76,525** urban
Indigenous
Peoples

Historic

5-year

twin agreement supporting Indigenous wellness.



OTTAWA
CANADA'S CAPITAL



A collaboration between the City of Ottawa, Ottawa Tourism and Algonquins of Pikwakanagan First Nation resulting in the hosting of several international sport and cultural events in the area, in addition to a multi-platform media partnership with the Canadian Broadcasting Company (CBC).



ISWO BY THE NUMBERS 2018

#ACTIVATINGWELLNESS
#TEAMONTARIO

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MASTERS INDIGENOUS GAMES



 **600**
participants



Participation from countries **6**

5000
attendees over the 4 day event



1500
people attended the Embody the Spirit Pow Wow and Closing Ceremony



 **59**
Indigenous communities represented in the Pow Wow

200
registered Pow Wow dancers



More than **70**
performers



300
volunteers, 85% of those returning NAIG volunteers



 Facebook reach of **85,000** people in **49** countries

Media coverage garnered a total of **255** online broadcast, and radio hits and earned **38,778,110** impressions



 **322**
medals awarded

\$3 Million
Economic Impact    

STANDING BEAR



Created in consultation with more than

550 Indigenous youth from across Ontario.

4 OUT OF **5** participants reported feeling an increased sense of self-identity and confidence.

70

Engaged Stakeholders.

85%
of activities directly incorporate teachings on Indigenous Cultural Identity.

90%
of participants report having a clearer vision for their future.

95%
of participants report feeling motivated to work towards bettering their own lives and their communities.

GROWING THE ECONOMY THROUGH SPORT/TOURISM

The following are my suggested recommendations that I believe would significantly contribute to the re-construction of Ontario's economy through two principal focuses: 1) the immediate undertaking of all required planning steps and the securing of adequate provincial financial support for the delivery of a range of major Indigenous international, national and regional sporting events to be hosted in Ontario; and 2) the establishment of a new regulatory regime that would both reasonably safeguard the health of all participants and attendees at events and competitions (including Indigenous ones) that would be held in Ontario in the interim period contemplated by the Panel's mandate and provide the necessary level of comfort and confidence to the general public that their health and safety would not be comprised through their attendance or participation in public sport programs offered in the province. These suggested recommendations assume that the surge or peak of the current pandemic while having passed, still presents a threat to the public. Of course, if the level of the pandemic requires a continuing general shut down of all economic activity, any efforts to conduct 'normal' sport activities, whether at an amateur or professional level, would be futile. As a people and a nation, we must prepare and plan for a more optimistic future. To do otherwise, would reduce all us to a state of inertia, resulting in a complete collapse of our economic system. For brevity purposes, I will, as the chairperson requested, limit my comments and suggestions to point form.

Attainable Economic Opportunities Offered Through Targeted Leadership and Participation in a Vibrant and Growing Indigenous Sport Agenda

- View and assess Ontario's capability and available strategies that would allow Ontario to secure a predominant position in what is a significant, lucrative and growing North American Indigenous sport market, both at the competitive and recreational levels.
- Take all necessary actions that would allow Ontario to become the world's premier and preferred destination for Indigenous sport and cultural events, including:
 - Providing ISWO with adequate financial support for ISWO's planned *Masters Indigenous Games* in Ottawa in the summers of 2021 and 2023.
 - Providing ISWO with adequate financial support for ISWO's planned *Masters Tour Events* that will be held in locations across the province in the years leading up to the two scheduled *Masters Indigenous Games*.
 - Supporting and authorizing ISWO's plan to offer significant prize awards to winners of ISWO's competitive *Master Tour Events*;
 - Providing ISWO with adequate financial support for ISWO's planned annual national (and subsequently international) Indigenous basketball and volleyball team championships.
 - Providing ISWO with adequate financial support for ISWO's planned annual national (and subsequently international) Indigenous athletics, swimming, canoe/kayak, archery and shooting individual championships.
 - Providing ISWO with adequate financial support for ISWO's planned bid to host the *2024 North American Indigenous Games* in Ontario.
 - Providing ISWO with adequate financial support to host a series of high performance training camps where Indigenous athletes from across Canada can receive training for a range of individual and team sports that will serve to increase the participating athletes' skill level, knowledge of proper training procedures and nutrition and provide these athletes with greater

exposure and opportunities to compete at the highest amateur, collegiate and professional levels.

- Launching an innovative national and international marketing campaign that promotes ISWO's range of planned and scheduled Indigenous sport and cultural events that highlight Ontario's many strengths including the province's: central location and ease of access/travel; diverse population; world class tourist attractions, restaurants and accommodations; and availability of *Certified Compliant Venues* (see below).

A New Regulatory Regime Allowing the Delivery of Sporting and Cultural Events in an Active COVID-19 Environment

- Establishment of a new regulatory regime that adopts and enforces the most current scientific and operational guidelines (the "Prescribed Guidelines") established by the Centers for Disease Control and Prevention and provincial health and local health and regulatory authorities for the effective limitation of the risks of infection and transmission of the COVID-19 virus associated with or resulting from the operation of all public and private sport/recreational/cultural venues (the "Public Venues") that offer or make available, whether for profit or otherwise, their interior and exterior premises to the general public for the delivery or use in the provision of sport/recreational/cultural events.
- Requiring that all Public Venues attain and maintain the provincially designated status as a *Certified Compliant Venue* which confirms to the public that the venue in question has and continues to be in full compliance with the Prescribed Guidelines and all amendments and updates thereto.
- Establishing clear and specific protocols and ongoing mandatory requirements in conformity with the Prescribed Guidelines that will allow venues to initially achieve the status as a Certified Compliant Venue and to retain such status on an ongoing basis.
- Establishing a cadre of qualified inspectors who have the required investigative authority to conduct on site investigation of Public Venues seeking to be designated as a Certified Compliant Venue and to conduct ongoing inspections of all existing Certified Compliant Venues to ensure that these Certified Compliant Venues remain in full compliance with the Prescribed Guidelines .
- Establishing and maintaining effective and current media platforms and outlets where any changes or updates to the Prescribed Guidelines are made readily available to all Certified Compliant Venues and where functional information and advice can be disseminated to Certified Compliant Venues that provide operational advice which will allow and assist the Certified Compliant Venues in their obligation of meeting the mandatory requirements and standards of the Prescribed Guidelines.
- Requiring all Certified Compliant Venues to complete and deliver to the Provincial government's designated authority monthly reports, in prescribed format, that set out and confirm the Certified Compliant Venue's mandatory actions taken and completed (including the carrying out of all required testing of attendees to and employees of the Certified Compliant Venues) to maintain compliance with the Prescribed Guidelines.
- Requiring all designated Certified Compliant Venues to designate one person (the "Infection Control Coordinator") , whether a director, principal, partner or employee of the Certified Compliant Venue, as the individual having primary responsibility of ensuring that the Certified Compliant Venue's operations and policies are in compliance the current Prescribed Guidelines and for instructing all directors, officers, principals, employees, agents and proposed attendees of Certified Compliant Venues as to the requirements and operational requirements imposed on Certified Compliant Venues and their attendees.

- Requiring the Provincial government's designated authority to provide and make available to all Infection Control Coordinators such initial and continuing training and support resources, at no cost to the Certified Compliant Venues, that the Provincial government's designated authority deems appropriate to allow an Infection Control Coordinator to effectively provide and fulfill the responsibilities required of an Infection Control Coordinator to ensure that Certified Compliant Venues remain in compliance with the current Prescribed Guidelines.
- In the event that Certified Compliant Venue is unable to acquire a policy of comprehensive third party insurance that provides coverage and indemnification for and against claims alleging an attendee's use or attendance at a Certified Compliant Venue resulted in such an attendee's contraction of the COVID-19 virus, the Provincial government's designated authority shall be required to offer or make available to such a Certified Compliant Venue a policy of comprehensive third party liability insurance (the "Prescribed Insurance") in such an amount or level of coverage as is determined appropriate by the Provincial government's designated authority for the proposed or planned usage of the Certified Compliant Venue that indemnifies the Certified Compliant Venue from all claims, demands and actions for direct and indirect damages and losses arising or resulting from a third party claimant's (the "COVID -19 Claimant") alleged contraction and infection of and from the COVID - 19 virus, or any derivative of the COVID – 19 virus, that the COVID - 19 Claimant allegedly contracted through the use, participation or attendance at the Certified Compliant Venue.
- Requiring the Provincial government's designated authority to provide or make available to a Certified Compliant Venue the Prescribed Insurance at a cost that shall not exceed 10 % of the costs that Certified Compliant Venue would incur in acquiring standard third party that covers and insures claims arising from risks and perils other than potential claims based on a third party's contraction or infection of, or by, the COVID - 19 virus, or any derivative of the COVID – 19 virus.
- In the event that a planned user ("Customer") of a Certified Compliant Venue is unable to acquire a policy of comprehensive third party insurance that provides coverage from claims alleging that one or more individuals (the "User's Claimant") under the Customer's care and control, contracted the COVID-19 virus through the User's Claimant's attendance at a Certified Compliant Venue, the Provincial government's designated authority shall be required to offer or make available to all Customers such comprehensive third party liability insurance (the "User's Insurance") at such a level or amount of coverage as is determined appropriate by the Provincial government's designated authority for the Customer's proposed or planned usage of the Certified Compliant Venues that covers and indemnifies the Customer from all claims, demands and actions for direct and indirect damages and losses arising or resulting from a User's Claimant's alleged contraction and infection of and from the COVID - 19 virus, or any derivative of the COVID – 19 virus, that the User's Claimant allegedly contracted through attendance at a Certified Compliant Venue.
- Requiring the Provincial government's designated authority to provide or make available to Customers the User's Insurance at a cost that shall not exceed 10 % of the costs that the Customer would incur in acquiring standard third party liability insurance that covers and insures all general claims arising from risks and perils other than potential claims based on a third party's contraction or infection of, or by, the COVID - 19 virus, or any derivative of the COVID – 19 virus.
- Requiring the Provincial government to enact legislation limiting the damages that any plaintiff can be awarded against a Certified Compliant Venue or a Customer in any legal action or administrative proceeding that is commenced in Ontario, or is attempted to be enforced in Ontario, for any and all general and special damages; future damages, economic losses, interest and costs resulting or arising from a claimant's alleged contraction or infection of, or by, the COVID - 19 virus, or any derivative of the COVID

– 19 virus or any claim advanced, made or derived from a person related to, dependent on or associated with a person who allegedly contracted or was infected by, the COVID - 19 virus, or any derivative of the COVID – 19 virus.

DRAFT