

2019-2020 Insurance Program Summary

(For informational purposes only)



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COMPREHENSIVE GENERAL LIABILITY

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended only to provide basic details of coverage that are fully described in Master policy. In the event of any inconsistency, the actual policy will prevail.

What is Commercial General Liability Insurance?

Designed to protect a person against legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted to which results in bodily injury or property damage to another party. Any individual in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defense costs alone can be financially devastating. The policy will provide protection for both legal defense costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy, transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

What activities are covered?

All sanctioned and approved canoe, kayak, and paddle boarding activities. All activities must be documented and approved by Association, Club President. If you require further clarification contact RCABC. These can include lessons, trips, instructional programs & demonstrations, workshops, conferences, clinics, camps, promotion of sport, etc.

Generally speaking, this can include the following "Supervised" on water practices including:

- sprint boats
- dragon boat
- stand up paddleboards
- outriggers
- other non-motorized recreational boats
- marathon boats
- Whitewater boats
- canoe polo
- sanctioned regattas, races and competitions
- training clinics
- coaching and instructor certification clinics
- official certification clinics
- training camps
- running
- weight training
- ergometer training
- aerobic training
- paddle pool training
- cross country skiing
- soccer and other aerobic games
- swimming

*Supervised means with a certified coach.

Who is an insured?

All employees, volunteers, officers, directors, coaches, managers, instructors, officials, affiliated clubs, and or teams, members. Also, municipalities, government departments, sponsors and organizers but only as it relates to their involvement in a sanctioned event – a certificate of insurance is required and be provided as requested.

Description of coverage

Limits of Liability:	\$5,000,000 per occurrence Bodily Injury and Property Damage
	\$5,000,000 Products and Completed operations aggregate limit
	\$2,000,000 Non-Owned Automobile including \$50,000 Legal Liability for Damage to Hired Automobiles
	\$500,000 Tenant's Legal Liability

\$5,000,000 Personal Injury and Advertising Injury Liability
\$10,000 / \$25,000 Medical Payments - any one person / any one accident

Reimbursement

(Deductible): \$ 1,000 ON BODILY INJURY / PROPERTY DAMAGE / EXPENSE
\$ 1,000 ON TENANTS LEGAL LIABILITY
\$ 1,000 ON LEGAL LIABILITY FOR DAMAGE TO HIRED
AUTOMOBILES

Coverage Territory:

- a) Canada, including its territories and possessions
- b) International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any spaces included in (a) above; or
- c) All other parts of the world if the injury or damage arises out of:
 - 1. Goods or products made or sold by you in the territory described in (a) above;
 - 2. The activities of an insured person whose home is in the territory described in (a) above, but is away for a short time on your business; or
 - 3. "Personal and advertising injury" offense that take place through the Internet or similar electronic means of communication provided the insured's responsibility to pay "compensatory damages" is determined in an "action" on the merits, in the territory described in (a) above or in a settlement the insurer, Lloyd's, agree to in writing

Key

Exclusions: Aircraft or Watercraft
Liquor Liability
Abuse

Key Definitions:

Bodily Injury: Means bodily injury, sickness or disease sustained by a person, including death Resulting from any of these at any time.

Participant Liability This coverage protects the insured from claims arising from "bodily injury or property damage" in the event that an injured participant files a lawsuit. This coverage also includes "Participant to Participant" liability, which protects the participant in the event that one player is sued by another player resulting in injury

Property Damage: Liability for damage to property of others includes loss of use.

Personal Injury: Injury other than bodily injury arising out of:

- (a) False arrest, detention or imprisonment
- (b) Malicious prosecution
- (c) Wrongful entry into, or eviction of a person from a room, dwelling or premises that the person occupies
- (d) Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services
- (e) Oral or written publication of material that violates a person's right of privacy.

Advertising Injury:	Injury arising out of libel, slander, defamation, infringement of copyright, title or Slogan, piracy, unfair competition, idea misappropriation or invasion of rights of privacy as it relates to any advertisement, publicity article, broadcast or telecast.
Incidental Medical Malpractice:	The rendering of or the failure to render necessary first aid any insured person Who is not in the business or occupation of providing health care professional services.
Blanket Contractual:	Provides coverage for claims arising out of liability that has been assumed by the Insured under an insured contract.
Tenants Legal Liability:	Liability resulting from damage to premises that is leased, loaned or occupied by You.
Non-Owned Automobile:	Legal liability arising out of the operation of non-owned vehicles used in the Insured's business.

How to Report a claim

If an incident and / or accident occurs, it must be documented and recorded immediately. If there is personal injury or property damage contact RCABC immediately.

An **Accident Report should be the minimum level of documentation.** Additional documentation of witness statements, list of names involved, photos of the scene would make an exceptional report. Reporting should be as in depth as possible as most litigation is brought forward years after the incident when club members with a memory of the incident might not be around anymore.

Once complete, the Report should be either faxed to Holman Insurance Brokers Ltd. at (905) 886-5622 or email to service@holmanins.com. Forward any correspondence relating to the potential claim.

Note: *The information provided is only a summary of coverage. All limits and coverages are subject to the terms, conditions, exclusions contained in the master policy filed with the RCABC Head Office. In the event of a conflict between this summary and the policy, the policy will govern. E. & O. E.*