



## INSURANCE SUMMARY

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### **BFL CANADA**

**2001 McGill College, Suite 2200**

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**GENERAL LIABILITY  
DIRECTORS & OFFICERS LIABILITY INSURANCE**

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**POLICY PERIOD:** December 1<sup>st</sup> 2015 to December 1<sup>st</sup> 2016

All participating association	
\$7,000,000	per occurrence, annual aggregate

**NAMED INSURED TO INCLUDE:**

Swimming Canada, Provincial Associations participating in the program, Affiliated Leagues, Clubs and/or, Teams their Officers, Directors, Coaches, Officials, Players, Auxiliary Workers, Employees and Volunteers, participating in the program.

The operations of the insured include:

- All Games and Practices
- Training camps
- Fund Raising Events
- Provincial Tournaments
- National Tournaments
- World Championships
- Social Events
- Club, Provincial and National Meetings

<b><u>Extensions of Coverage</u></b>	<b><u>All participating provinces</u></b>
◆ Premises & Operations	included
◆ Personal Injury	\$7,000,000
◆ Contingent Employers Liability	Included
◆ Medical Payments (per person)	\$2,500 per claim, Max. \$25,000 per year
◆ Tenants Legal Liability	\$1,000,000
◆ Non-owned automobile	\$7,000,000
◆ Employees and Volunteers as Additional Insureds	Included
◆ Cross Liability/Severability of Interest	Included
◆ Broad Form Property Damage Liability	Included
◆ Incidental Malpractice	Included
◆ Certificate Holder as additional insured	Included
◆ Interest Before and After Judgement	Included
◆ Legal Liability for Damage to Hired Automobiles (short term leases)	\$50,000. \$500. Deductible
◆ Host Liquor Law	available upon request
◆ Participant to Participant coverage	Included
◆ Limited World Wide Territory	Included
◆ Injury to Spectators	Included

<b><u>Deductibles</u></b>	
Directors & Officers Liability	\$2,000.000
Aggregate limit	N/A
Deductible	\$500

***Important exclusions: U.S. Citizens, U.S. Activities, Sexual Misconduct, Host Liquor liability, Cyber/Data, War and Terrorism***

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## **ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

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AD&D insurance provides coverage to members for injuries they may sustain while participating in the sport or travelling to and from an event.

### **Limits of Insurance**

Principal Sum	\$25,000
Accidental Death	
Dismemberment (subject to policy schedule)	
Paralysis (Quadriplegia, Paraplegia, Hemiplegia)	
<b>Two Times the Principal Sum up to a maximum of One Million Dollars</b>	
(Subject to policy schedule)	
Permanent & Total Disability	
Accidental Para-Medical Expense	\$15,000
<b>(Physiotherapy, Chiropractor &amp; Ambulance are part of Para-Medical Expenses.</b>	
<b>Maximum amount payable for this benefit is \$15,000)</b>	
<b>Physiotherapy (accident)</b>	\$350 per accident <b>\$35 per treatment</b>
<b>Chiropractor</b>	\$350 per accident <b>\$35 per treatment</b>
Ambulances	\$1,000
Dental	\$2,000
Dentures or bridgework benefit	\$500
Bone Fractures (subject to schedule)	\$1,200
Special Transportation benefit	\$1,000
Tutorial Service (\$20hr)	\$2,000
Eyeglasses or contact lenses benefit	\$100
Emergency Taxi	\$50
Identification Benefit	\$5,000
Repatriation Benefit	\$15,000
Rehabilitation Benefit	\$10,000
Spousal Educational Benefit	\$5,000

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***RATING OVERVIEW***  
***2016-2017***

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**COMMERCIAL GENERAL LIABILITY**

\$0.60 per member

**ACCIDENTAL DEATH & DISMEMBERMENT**

\$0.24 per member

**D&O Insurance**

\$0.62 per member

**Provinces participating the insurance program**

BRITISH COLUMBIA & YUKON

ONTARIO

NEW BRUNSWICK

NOVA SCOTIA

NEWFOUNDLAND

QUEBEC (Only AD&D)

***Note: Provincial taxes must be added as follows:***

***Québec: 9%***

***Ontario: 8%***

