

SHORT EXPLANATION OF COVERAGES AVAILABLE FOR SWIMMING CANADA REGIONS, ASSOCIATIONS AND CLUBS

As in previous years, we are providing the following details for your easy reference. Note that the rates have not increased for the 2016-2017 policy period. HOWEVER THE RATE FOR LOSS OF MONEY & SECURITIES (Section E) HAS DECREASED AND THE DEDUCTIBLE FOR THE ELECTRONIC DATA PROCESSING EQUIPMENT (Section F) INCREASED TO \$500.

These coverages are available to all regions and registered clubs described hereinafter as "Insured" and/or "Organization".

PROPERTY INSURANCE (SECTION A):

This section provides coverage against "Broad Form" of direct physical loss of or damage to the Insured's property subject to policy limitations and exclusions on the replacement cost basis. This would include office furniture, costumes, audio and/or video equipment, or any other property belonging to the Insured, excluding buildings. Coverage includes loss from fire and/or theft subject to a \$750.00 deductible in accordance with the conditions of the master policy filed with Swimming Canada. Also included is coverage for equipment (owned by the Organization) which has been temporarily removed from the arena/office by a responsible person to work on the Organization's business. **Replacement cost coverage is available to all Insureds, however, you must send us a schedule of insured items and their replacement values.**

REMINDER: If the total value of all property is more than \$1,000,000.00 please forward the BFL application form and the list of property to Sports@BFLcanada.ca as we must submit your file to the Insurer for approval.

*****IMPORTANT:*** Please note that drones cannot be insured under this program for the time being. We are currently working with the insurance company to find a solution and have the ability to add this coverage.

REMINDER: If you own property that is located outside of your mailing location, please let us know. We will require a list of property along with the replacement values per location (complete address).

REMINDER: It is important to note that property that is borrowed or leased is not covered under this program. If you rent or borrow equipment from a third party, it is important to submit a list of the property as well as the replacement values and provide the name of the entity to whom this property belongs. BFL will then contact you to advise you of the additional premium payable. You can send this information to Sports@BFLcanada.ca. ***Note that you must have property insurance with us for your organization in order to be able to add rented or borrowed items.***

EXTRA EXPENSE (SECTION B):

If the location where you operate is damaged due to an insured loss, it would mean more than likely that you will be obliged to continue your business at another location which would create extra expenses for your organization. Such expenses would be things such as renting space, installation of a phone system, etc. This insurance would cover these types of expenses that are over and above your normal monthly costs.

VALUABLE PAPERS (SECTION C):

This is an "all risk" coverage that covers costs for research in order to reconstruct damaged records due to a covered loss as well as the replacement costs of paper and transcription.

The term "valuable papers" applies to documents that were written, printed or inscribed such as books, maps, films, drawings, abstracts, mortgages and manuscripts.

DISHONESTY INSURANCE (SECTION D):

This section provides coverage for Organizations who may fall victim to their funds being stolen by an employee or volunteer, who is part of the Organization and who may have access to the Organization's funds. Kindly note that the coverage for \$5,000 per occurrence limit is subject to a \$500 deductible, whereas the coverage for \$10,000 occurrence limit is subject to a \$1,000 deductible.

MONEY & SECURITIES (BROAD FORM) (SECTION E):

Your organization may have access to moneys collected from members or through fund raising events. This money can be insured against a hold-up or a break-in at the home of the custodian. This coverage can be very important, as it is not always possible to make bank deposits immediately following a fundraiser and such a loss could have a serious effect on Organization's operations. This form provides coverage against money & securities on a 24-hour basis against the perils of theft, burglary, hold-up and fire. Coverage is limited to \$10,000 however should you require a higher limit, please contact our office.

ELECTRONIC DATA PROCESSING (SECTION F):

This coverage applies to the Organization's computer hardware and software which includes the extra expenses to reconstitute lost information as a result of a covered loss, subject to a \$500 deductible. The coverage has been extended to cover computer equipment while temporarily removed from the arena/office by a responsible person of the insured to work on the Organization's business.

PARTICIPANTS ACCIDENT INSURANCE (SECTION G):

This coverage is provided by AIG Insurance Company of Canada to all registered members of Swimming Canada. Coverage can be obtained for the Organization's *auxiliary workers. The coverages are the same as the coverages provided to all registered members.

*** Definition of Auxiliary Worker: A volunteer who provides services to a club on an occasional basis only. Example: Club annual events or other specific short term project.**

LEGAL EXPENSE INSURANCE - FOR NON-PROFIT ENTITIES ONLY (SECTION H):

This insurance provides telephone legal assistance. A toll free number will give you access to a team of lawyers specializing in preventive law. If a legal issue should arise, you may obtain legal advice at no charge. The number of calls you are entitled to make is unlimited.

In cases where you require more direct legal involvement, this insurance will provide you with financial assistance to find an amicable or judicial solution to legal disputes. This insurance covers only legal fees or judicial costs and does not provide coverage for damage. The policy limit is \$5,000 per claim with an annual limit of \$10,000. You must contact the Insurer before you appoint a lawyer to represent you. Directors & Officers Liability Insurance is mandatory in order to purchase this insurance coverage. The annual premium is based on your Organization's Gross Revenues as per the rate structure on FORM A.

CYBER RISK INSURANCE – (SECTION I):

Cyber Risk insurance is a coverage to protect your organization against lawsuits due to losses caused by the transmission of information via your web site. The Cyber exposure is composed of two defined risks: **security liability** (the unauthorized access/use) and the **privacy liability** (the violation of privacy laws or regulations that permit individuals to control the collection, access transmission, use, and accuracy of their personally identifiable medical, personal and/or financial information).

Please keep in mind that an unauthorized access could cause a privacy breach claim and it could also cause loss or corruption of data to a network, to a database. Common targets for privacy breaches could be personal information, credit card numbers and/or health card information. Unauthorized access entails "hacking", introduction of a malicious code into your computer system ("virus"), or an unintentional programming error by an employee/volunteer.

Examples:

- 1) Credit card information is hacked: Your members may sue you if their information is stolen. They may ask for full refund of all amounts used on the cards.
- 2) Personal information is hacked: You can be sued if members' information is hacked, especially skaters that may get harassed if their home address or phone number is obtained.

We are offering a choice for the limit of insurance. You can choose either \$500,000 or \$1,000,000 per claim. For either choice, an additional limit of \$100,000 will apply for privacy breach notification costs (the cost for which a club may have to pay to correct a situation to avoid a third-party claim against it).

Note that the limit you choose will include coverage for your organization for data recreation/reconstruction should a hacker infect your computer. It will include loss of income resulting from such damage. For your information the deductible is \$1,000 per loss.

If you wish to obtain this coverage, please refer to the attached documentation:

FORM B: Cyber Risk application form which needs to be completed and signed. **If you have answered "No" to any of the questions 2c, 4, 6b or 8b, your organization will not be eligible to purchase this coverage.**

FORM C: The premium is based on your club's gross revenues. Please select the limit of insurance you wish to obtain and check the box beside your gross revenues. You then can include the amount of the premium on the BFL Application/Invoice Form in Section H.

PLEASE BE CERTAIN TO INDICATE ALL COVERAGES YOU WISH TO PURCHASE ON THE BFL APPLICATION FORM.



BFL APPLICATION FORM/INVOICE
SWIMMING CANADA – Associations/Clubs/Regions
 December 1st 2016 to December 1st, 2017

Organization Name:	Contact Person:	Region/Club/School #:
Address of Entity (No., Street, P.O. Box, Suite)	City	Province
Daytime Telephone No.	Fax No.	Email:

SIGNATURE: _____

DATE: _____

Use a separate sheet to list all Claims within the past 3 years (if any) Yes No

SECTION A - PROPERTY (EXCLUDING BUILDINGS) \$ _____ Multiplied by _____ % = _____ \$ (Replacement Cost Value of all Property owned) If value is between: \$ 0 - \$ 10,999 multiply X 1% \$ 11,000 - \$ 20,999 multiply X 0.85% \$ 21,000 - \$ 30,999 multiply X 0.70% \$ 31,000 - \$ 1,000,000 multiply X 0.50% <i>* For replacement cost coverage, you must attached a schedule of items along with their replacement values.</i>	\$ _____ Premium
SECTION B – EXTRA EXPENSE _____ Limit X 1%	\$ _____ Premium
SECTION C – VALUABLE PAPERS _____ Limit X 0.15%	\$ _____ Premium
SECTION D - DISHONESTY OF VOLUNTEERS, HELPERS OR EMPLOYEES Choose One (a) \$5,000.00 Limit = \$79.00 Flat Premium Deductible \$500.00 (b) \$10,000.00 Limit = \$100.00 Flat Premium Deductible \$1,000.00	\$ _____ Premium
SECTION E - LOSS OF MONEY AND SECURITIES - BROAD FORM Calculate: _____ at \$70.00 per \$1,000 of Insurance = _____ Amount of Insurance	\$ _____ Premium
SECTION F - ELECTRONIC DATA PROCESSING EQUIPMENT (EDP) Computers \$ _____ + \$ _____ = \$ _____ @ \$2.50 per \$100 of Insurance Value of Hardware Value of Software Total Value: Laptops \$ _____ + \$ _____ = \$ _____ @ \$4.00 per \$100 of Insurance Value of Hardware Value of Software Total Value:	\$ _____ Premium \$ _____ Premium
SECTION G – PARTICIPANT ACCIDENT INSURANCE FOR AUXILIARY WORKERS Calculate: _____ multiplied by \$2.00 each = _____ Number of Auxiliary workers	\$ _____ Premium
SECTION H – LEGAL EXPENSE INSURANCE (Non Profit Entities Only) Limit: \$5,000 (See Rate Structure – Form A) = _____	\$ _____ Premium
SECTION I – CYBER RISK INSURANCE Choose one Limit = \$500,000 <input type="checkbox"/> OR Limit = \$1,000,000 <input type="checkbox"/> (See Rate Structure Form C) Deductible for either limit = \$1,000	\$ _____ Premium

- To be returned:**
1. BFL Application Form
 2. Legal Expense Rate Structure Form A (if coverage is required).
 3. Cyber Risk Rate Structure Form C (if coverage is required).
 4. Premium Payment ❖

TOTAL PREMIUM (MIN \$100):	\$ _____
ADMINISTRATION FEE	\$ 50.00
SUB TOTAL (PREMIUM + FEE)	\$ _____
TAX: 8% ONTARIO OR 15% NFLD. / LABRADOR	\$ _____
GRAND TOTAL: (SUB-TOTAL + TAX)	\$ _____

**Original required, do not send by email or fax. Thank you
 ❖ Premium must be made payable to: **BFL CANADA Risk and Insurance Inc. Att: Sports Division;**
 2001 McGill College, Suite 2200, Montreal., Quebec, H3A 1G1

FORM A

**RATE STRUCTURE LEGAL EXPENSE INSURANCE FOR
REGISTERED SWIMMING CANADA NON-PROFIT ENTITIES (2016-2017)**

ORGANIZATION'S GROSS REVENUES	LIMIT	
	\$5,000 per claim	<input type="checkbox"/>
	\$10,000 per year	
LESS THAN \$25,000.	\$50	<input type="checkbox"/>
\$25,001. TO \$50,000.	\$62	<input type="checkbox"/>
\$50,001. TO \$100,000.	\$75	<input type="checkbox"/>
\$100,001. TO \$200,000.	\$87	<input type="checkbox"/>
\$200,001. TO \$300,000.	\$99	<input type="checkbox"/>
\$300,001. TO \$400,000.	\$112	<input type="checkbox"/>
\$400,001. TO \$500,000.	\$124	<input type="checkbox"/>
\$500,001. TO \$600,000.	\$136	<input type="checkbox"/>
\$600,001. TO \$700,000.	\$149	<input type="checkbox"/>
\$700,001. TO \$800,000.	\$161	<input type="checkbox"/>
\$800,001. TO \$900,000.	\$174	<input type="checkbox"/>
\$900,001. TO \$1,000,000.	\$186	<input type="checkbox"/>
\$1,000,001. TO \$1,200,000.	\$198	<input type="checkbox"/>
EXCESS OF \$1,200,000.	TO BE REFERRED	

**IF THIS COVERAGE IS REQUIRED, PLEASE REFER TO THE BFL APPLICATION FORM AND
INDICATE THE PREMIUM PAYABLE IN SECTION H**

FORM B

INSURANCE FOR CYBER, PRIVACY & MEDIA RISKS APPLICATION FORM

Organization Name: _____

1. Please provide a full breakdown of your total revenue by activity: (membership, merchandise, fundraising, other.) If other please specify:

2. Please detail which of the following data types you collect:

Credit or debit card details	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Social Insurance numbers	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Medical Records or health information	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Home addresses and phone numbers	<input type="checkbox"/> Yes	<input type="checkbox"/> No

- 2a. If yes to any of the above, is this data kept on your server or on a third party website?
Organization computers Yes No Third party computers Yes No

- 2b. If your organization uses third parties to host or use this data, please provide the name and address of the third party:

- 2c. If this data is kept on your website, is this data encrypted at all times? Yes No

3. Please indicate which of the following media activities you engage in:

Online advertising	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Social media marketing	<input type="checkbox"/> Yes	<input type="checkbox"/> No

4. Do you seek explicit consent from all members (and/or parent/guardian) before selling or sharing their personal information? Yes No

5. Do you have a privacy policy and terms of use on your website? Yes No

- 6a. Do you allow employees or volunteers to use their own computers for organization business? Yes No

- 6b. If yes, can you confirm that all employees' or volunteers' computers comply with the following minimum security requirements? Yes No

- Anti-virus software is installed on all desktops and servers (excluding database servers) and updated on at least a weekly basis;
- All computers are protected by a firewall;
- All data is backed up on at least a weekly basis;
- All back-ups are stored in a secure location offsite or in a fireproof safe; and
- The integrity of all back-ups are verified on at least a monthly basis.

If no, then please explain:

7. Please provide the name and address of your internet provider:

8a. Have your systems been subject to a third party Security audit? Yes No

8b. If yes, have all high risk recommendations from your most recent audit been implemented?

Yes No

If not all high risk recommendations have been implemented, please explain why:

If you have answered "No" to any of the questions 2c, 4, 6b, or 8b, your organization will not be eligible to purchase this coverage.

Signature: _____

Date: _____

Title: _____

FORM C

RATE STRUCTURE
CYBER RISK INSURANCE (2016-2017)

ORGANIZATION'S GROSS REVENUES	LIMIT \$500,000		LIMIT \$1,000,000	
UP TO \$100,000	\$130	<input type="checkbox"/>	\$175	<input type="checkbox"/>
\$100,001 to \$200,000	\$160	<input type="checkbox"/>	\$200	<input type="checkbox"/>
\$200,001 to \$300,000	\$180	<input type="checkbox"/>	\$210	<input type="checkbox"/>
\$300,001 to \$400,000	\$195	<input type="checkbox"/>	\$230	<input type="checkbox"/>
\$400,001 to \$500,000	\$215	<input type="checkbox"/>	\$250	<input type="checkbox"/>
\$500,001 to \$600,000	\$235	<input type="checkbox"/>	\$270	<input type="checkbox"/>
\$600,001 to \$700,000	\$255	<input type="checkbox"/>	\$290	<input type="checkbox"/>
\$700,001 +	PLEASE CONTACT BFL			

**IF THIS COVERAGE IS REQUIRED, PLEASE REFER TO THE BFL APPLICATION FORM AND
INDICATE THE PREMIUM PAYABLE IN SECTION I**