

## Commercial General Liability

### Coverage's

Each Occurrence	\$15,000,000
Annual Aggregate (Products & Completed Operations)	\$15,000,000
Personal Injury	\$15,000,000
Advertising Injury Limit	\$5,000,000
Limited Abuse Liability	\$1,000,000
Medical Payment (Per Person)	\$2,500
Tenants Legal Liability	\$5,000,000
Non-Owned Automobile – SPF#6 (Liability)	\$5,000,000
Employee Benefits Liability	\$1,000,000
Legal Liability for Damage to Hired Automobiles	\$50,000

### This Quote is Subject to:

Each Occurrence Deductible	\$1,000
Tenants Legal Liability Deductible	\$1,000

### Policy Form:

- Products/Completed Operations
- Contingent Employers Liability
- Employees as Additional Insureds
- Cross Liability, Severability of Insureds
- Incidental Malpractice
- Host Liquor Liability
- Occurrence Property Damage
- Personal Injury
- Blanket Contractual
- Broad Form Property Damage
- Medical Payments

### Endorsements:

- Worldwide Liability
- Fireworks Exclusion
- Total Asbestos Exclusion
- Data Exclusion
- Terrorism Exclusion
- Limited Fungi and Fungal Derivatives Coverage
- Participants Limitation Endorsement (Waiver Requirements)
- Human Rights Tribunal Coverage

This summary has been prepared for the sole purpose of setting forth the general scope of coverage as afforded by your various policies. It is not intended to supplement or supplant the actual policy contracts, nor is it intended to nor should it be used to interpret the policies.

The information set forth herein is of a general nature. Specific reference to the policies, schedules, endorsements, etc. is required for actual determination of coverage.



Director's & Officers Liability (Wrongful Acts) \$5,000,000.00

Employment Practices Liability \$5,000,000.00

- Including:
- \* wrongful dismissal, discharge, termination of employment
  - \* employment related misrepresentation
  - \* wrongful failure to employ or promote or grant tenure
  - \* sexual or workplace harassment of any kind
  - \* failure to create or enforce adequate workplace or employment policies or procedures
  - \* wrongful discipline, denial of training, deprivation of career opportunity
  - \* employment related libel, slander, defamation, humiliation or Invasion of privacy
  - \* breach of employment agreement whether written or oral

Participants Sport Accident Coverage \$2,000,000 Aggregate  
(see attached schedule)

- Including:
- Accidental Death & Dismemberment
  - Accident Reimbursement Expense
  - Accident Dental Expense
  - Fracture Indemnity
  - Repatriation Benefit
  - Family Transportation Benefit
  - Emergency Transportation
  - Out of Province Excess Medical
  - Prosthetic Appliances
  - Dentures, Hearing Aids
  - Eyeglass & Contact Lens Expense
  - Special Treatment Travel Expense
  - Rehabilitation Benefit
  - Babysitting
  - Tuition Benefit
  - Part Time Youth Wage Loss
  - Home Alteration and/or Vehicle Modification Benefit

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**Coverage Explained:****Third Party Bodily Injury & Property Damage:**

Should a third party sue a member association or member club for bodily injury or damage to their property where they claim negligence on behalf of the member association or member club, the Commercial General Liability policy would respond to defend you and pay damages you become legally liable to pay as a result of these injuries or damages.

**Personal Injury Liability:**

Protect members against lawsuits when it is claimed that a member caused damage to the reputation and character of a third party. In contrast to bodily injury claim, personal injury claims arise from alleged damages caused to a third party that do not necessarily result in visible, physical harm. The most common being; libel, slander, malicious prosecution, false arrest, detention, or imprisonment, defamation of character.

**Advertising Injury:**

Relates to advertising or marketing activity in which a third party claims libel, slander, privacy violations, copyright infringement, disparaging comments about another's products or services.

For example, you may inadvertently use on your website a picture that is copy-write protected and the copy-write holder files a claim against you. Or, the content of one of your promotional ads is deemed to make disparaging remarks about a third party's product or service.

**Employee Benefits Liability:**

This insurance covers the cost to employees that result from employer processing errors related to employee benefits. Some examples of this would be an employer not providing the employee with appropriate benefits information following terminations that results in the ex-employee losing benefits. Would also respond if an employer neglected to add an employee to the benefits plan or failed to adjust their coverage as requested.

**Limited Abuse Liability:**

Would respond to claims of abuse whether physical, sexual, emotional, verbal, psychological, harassment.

**Medical Payments:**

It is sometimes referred to "goodwill protection" and is designed to pay for a third party's minor medical expenses that arise from an accident on your company's premises, or as result of your company's operations. This coverage can be applied as a way to avoid a costly lawsuit.

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**Tenants Legal Liability:**

As a tenant, if you cause property damage to the landlord's property, you could be held legally responsible for the damages. Tenants Legal Liability coverage will defend you against any action to cover the costs to repair the damages. This coverage only applies to property damage to premises owned by others rented to you or occupied by you.

**Non-Owned Automobile:**

Non-Owned Auto liability coverage would respond in the event that an employee or agent of named insured is involved in an accident in their personal vehicle on company business. The Coverage protects the named insured if it is brought into a lawsuit resulting from the accident that causes bodily injury, death or damage to property of others.

**Legal Liability for Damage to Hired Automobiles:**

Refers to automobiles hired or leased (short term) by the named insured. The policy would respond to collision or loss damage to the hired or leased automobiles in Canada and the United States.

**Contingent Employers Liability:**

Contingent Employers Liability is supplemental coverage for workers who are required to be insured under WSIB or a provincial Worker's Compensation plan. This coverage would respond if an employee suffers an on the job injury and WSIB does not apply or cover it. For example; your Ontario employee is injured while working on a job outside the province for a longer period that the out of province time extension allowed for under WSIB.

**Cross Liability/Severability of Insureds:**

Simply means the insurance provided under the policy applies separately to each person insured.

**Incidental Malpractice:**

Would respond to a claim against the named insured for the rendering of or failure to render the necessary first aid on the premises owned, operated, occupied or controlled by any insured person under the policy who is not a medical professional.

**Host Liquor Liability:**

Would assume liability for bodily injury or property damage arising out of the serving or distribution of alcoholic beverages by a party not engaged in this activity as a business enterprise. Whether it's a meeting, reception or an office party, if there is alcohol on the menu you need to take precautions against the possibility that someone will drive while intoxicated, injure someone and ultimately face a lawsuit. If it can be demonstrated that all reasonable steps were taken to prevent an accident or to prevent excess drinking, the lawsuit can be defended or at least the insured's liability may be minimized.

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**Blanket Contractual:**

Provides coverage for claims arising out of liability that has been assumed by the insured under a written or oral contract whether reported to the insurer or not.

**Directors & Officers Liability (Wrongful Acts):**

Provides coverage should a Director or Officer be sued for an alleged wrongful act. As most Directors and Officers are volunteers this coverage would protect their personal assets from being compromised should a lawsuit occur.

**Employment Practices Liability:**

Comprehensive protection against errors and omissions in the management and administration of human resources. In essence, it is an HR malpractice policy. It is designed to respond to specific employment exposures including: sexual harassment, wrongful dismissal and employment related misrepresentation.

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