

# FEDERATION OF CANADIAN ARCHERS

This summary of insurance has been prepared for information purposes only. The insuring agreements, general terms, conditions and exclusions of the actual policy will govern specific application of the various coverages referred to herein. In all cases the actual policy documents will supersede the said summary of insurance.

## GENERAL LIABILITY INSURANCE (CGL) PROGRAM

**POLICY NUMBER: CAS782201-02-Markel**

**JANUARY 1, 2025 TO JANUARY 1, 2026**

The Federation of Canadian Archers (Archery Canada) automatically includes all member clubs in its **General Liability Insurance** ("CGL") program. A Club, Association, or Member may obtain the benefit of this program but only if they are in good standing. The insurance provided is another example of the Federation of Canadian Archer's response to the needs of Archers in Canada. This coverage is primary which means that your homeowner's policy will not be affected should an archery-related claim be brought against you.

Trial Participants (also referred to as short term participants) are defined as participants who visit and shoot at a club for up to three (3) visits per year for a trial purpose (class trip, day camp, try-it program, etc.). A register of all trial participants must be retained in club records (for up to 10 years in the case of minors). This register must hold the participants full name and the date(s) that they took part in the club's archery activity. On October 31st of each year, all clubs must provide its provincial/territorial office with the total number of trial participants that were present during the year. Trial Participants may not participate as a competitor in a tournament (shoot, championships or competition). After three (3) visits such an individual must become a member.

It is important that the register be kept in a secure place by all clubs in the case that a lawsuit is brought against it. Reasoning: if a 10-year-old child is injured today, he/she has the right to sue once he/she becomes an adult. Should a lawsuit be filed against a club in 10-11 years from now, Insurers will request a copy of the register proving that the child was participating on the specific date of the accident. As a consequence, it is very important that clubs maintain a register of ALL members for the same reason.

Some clubs are also running shooting ranges (rifle/gun). This particular sport is excluded from the policy. The insurers have agreed to cover these clubs for archery activities ONLY. Such combined activity clubs must have their own insurance for their rifle/gun activities.

Limit of Liability is an inclusive limit of \$5,000,000 providing indemnity for clubs, their officials, volunteers, employees and members due to legal liability as a result of injuries or death to persons and damage to property of others arising out of the club operations including the following extensions and/or sub-limits. Legal fees will not affect the limit of insurance. They are over and above the \$5,000,000 limit.

Coverage applies to archery activities and includes crossbow usage as well as bow hunting with any type of bow (including crossbows). As well, the policy provides coverage for activities such as fundraising for a club, promotions, demonstrations, tournaments, practices, seminars, etc.

1. **Tenants Legal Liability** – any one premises, sub-limit of \$5,000,000. Which covers, on a blanket basis, legal liability for damage to buildings of others that are rented or occupied by the Club/Association. The deductible is \$1,000.
2. **Host Liquor Liability** – Coverage will apply for organized adult-oriented social activities such as fundraisers, club or competition banquet/social events and/or awards banquets, AGMs for which appropriate jurisdictional liquor license rules are followed. Consumption of alcohol must be in alignment with Archery Canada's Code of conduct.
3. **Products Liability** - is designed to cover your Legal Liability for injury or death to persons or damage to property of others caused by the condition of a product sold, distributed or handled by you, after it is in the customers' possession and away from your premises (e.g. food, supplies).
4. **Medical payments** - \$5,000 per incident, per person. It covers reasonable medical expenses incurred by non-employees and non-association members as a result of accidents on the premises or within the scope of the club operations. This area of coverage applies to third parties only.
5. **Property Damage** - on an "Occurrence Basis", covers events that occur during the policy period, regardless of when a claim is launched (subject to a \$1,000. deductible). This coverage applies to damage to property owned by third parties. You must obtain insurance to cover property owned by your club/association.
6. **Blanket Contractual Liability** - protects against bodily injury or property damage assumed under oral and written contracts or agreements.
7. **Cross Liability Clause** - means that each club insured is protected in the same manner and extent as though a separate policy had been issued to each, however, it does not increase the policy limit of liability beyond the amount for which the insurance company would have been liable if only one person or club had been named as insured.
8. **Personal Injury** - Limit of \$5,000,000. Covers injury arising out of certain specified offences such as libel, slander, false arrest, malicious prosecution or violation of an individual's right of privacy.
9. **Sexual Abuse** - Limit \$1,000,000 - with a deductible of \$5,000 should a claim be brought against the club (civil case), the insurers would defend the club/administrators. The policy would not, however, cover the individual that allegedly committed the act as criminal offences and intentional acts are not covered under any liability policy. Note that the limit of \$1,000,000 is an Aggregate. It will be the total payable in the given policy period. This limit is shared between all insureds under this policy (Archery Canada, its PSOs and clubs).

There is an important change: There is a transitioning of the abuse coverage from 'Occurrence' to 'Claims Made'.

*With an occurrence-based policy, you'll be protected as long as the loss happened while your policy was active. As long as you were insured when the incident occurred, you can file a claim with your insurer. Occurrence policies accommodate "long-tail" events – situations that don't produce lawsuits or claims right away.*

*With a claims-made policy, your coverage only kicks in when you file a claim during the policy period. With a claims-made policy, you need to have active insurance when you file a claim. If you cancelled your policy – or forgot to pay your premium and the insurer canceled it – you'll be uninsured.*

10. **Non-owned Automobile** - Limit of \$5,000,000. Protects the club from legal liability for bodily injury or property damage from the use of any motor vehicle not owned or leased by the club but used by anyone on the club's behalf (i.e. a member may be in a car accident while on club business and his own insurance may prove to be inadequate or non-existent).
11. **Legal Liability for Damage to Hired Automobiles** (short-term leases – less than 30 days) - \$75,000 with a \$1,000 deductible. This coverage applies to sanctioned National or Provincial competitions only.
12. **Employees & Volunteers as additional Insureds** - extends liability coverage to employees and volunteers acting within the scope of their duties.
13. **Limited Watercraft Coverage** - provides cover arising out of the use or operation by or on behalf of the club of any watercraft not exceeding eight (8) metres in length.
14. **Worldwide Coverage** - for damages with respect to bodily injury or property damage provided that suit for any such damages against the insured is brought within Canada or the Continental USA.
15. **Owners Protective Liability** - is designed to provide coverage for an insured club against legal liability imposed arising out of work performed by independent contractors on their behalf.
16. **Employee Benefits Liability** - \$1,000,000, provides cover for a claim made by an employee or former employee caused by an error or omission in the administration of an "Employee Benefits" program (\$1,000 deductible applies).
17. **Incidental Malpractice** - covers for liability incurred from rendering or failing to render professional medical, dental or nursing services by a facility maintained for employees' benefit and convenience.
18. **Advertising Liability** - \$5,000,000 sub-limit, covers injury arising out of an offence committed during the policy period occurring in the course of the Named Insured's advertising activities if the injury arises out of libel, slander, defamation, violation of right of privacy.
19. **60-Day Notice of Cancellation** - the Insurance Company cannot cancel the policy without giving at least sixty (60) days notice; fifteen (15) days in the event of non-payment of premium.
20. **Intentional Acts** - Bodily Injury protection is extended to include reasonable force when in protection of persons or property.
21. **Participant Coverage** - The policy includes coverage should a lawsuit for negligence be taken against you for injury to participants. The coverage also includes coverage for suits against a participant (member of Archery Canada) by another participant.

**MAJOR EXCLUSIONS** are liability arising out of:

- The use or ownership of any automobile, aircraft, or watercraft over eight (8) metres in length.
- Intentional acts (unless to protect persons or property).
- Damage to property owned, used or occupied or in one's care, custody or control. (See Tenants Legal Liability extension).

- Virus, Bacteria Disease and Contagion Exclusion
- Liquor/Marijuana Liability – see Point number 2 above
- Access or disclosure of confidential information and data related liability
- Cyber incident
- Professional liability
- Recording and distribution of material or information in violation of Law (Anti-Spam)

## ACCIDENT INSURANCE (AD&D) PROGRAM – For regular members – Short Term members are not covered.

POLICY NUMBER: SG30108800 - CHUBB

JANUARY 1, 2025 TO JANUARY 1, 2026

	EXCESS MEDICAL EXPENSES (Principal SUM \$10,000) Limits of liability
Loss of life	\$10,000
Loss of Entire Sight of Both Eyes	\$10,000
Loss of One Hand and One Foot	\$10,000
Loss of Use of One Hand and One Foot	\$10,000
Loss of One Hand and Entire Sight of One Eye	\$10,000
Loss of One Foot and Entire Sight of One Eye	\$10,000
Loss of Speech and Hearing in Both Ears	\$10,000
Brain Death	\$10,000
Loss of Both Arms, Both Hands, Both Legs or Both Feet	\$20,000
Quadriplegia	\$20,000
Paraplegia	\$20,000
Hemiplegia	\$20,000
Loss of One Arm of One Leg	\$8,000
Loss of Use of One Arm or One Leg	\$8,000
Loss of One Hand or One Foot	\$7,500
Loss of Use of One Hand or One Foot	\$7,500
Loss of Entire Sight of One Eye	\$7,500
Loss of Speech or Hearing in Both Ears	\$7,500
Loss of Thumb and Index Fingers of Same Hand	\$3,333
Loss of Use of Thumb and Index Fingers of Same Hand	\$3,333
Loss of Four Fingers of Same Hand	\$3,333
Loss of Hearing in One Ear	\$3,333
Loss of All Toes of Same Foot	\$2,500
Permanent Total Disability	\$10,000
Accidental Para Medical Reimbursement Expense	\$25,000
Accidental Dental Expense	\$5,000
Dentures	\$300
Repatriation Benefit	\$15,000
Rehabilitation Benefit	\$15,000
Family Transportation Benefit	\$15,000
Spousal Occupational Training Benefit	\$15,000
Home Alteration & Vehicule Modification Benefit	\$15,000
Special Education Benefit	\$5,000/year
In-Hospital Confinement Monthly Income Benefit	\$2,500/month
Seat Belt Benefit	\$50,000
Identification Benefit	\$5,000
Fractures Benefit	\$2,000
Psychological Therapy Benefit	\$5,000
Tutorial Benefit	\$3,000
Funeral Benefit	\$5,000
Taxi	\$100

## DIRECTORS AND OFFICERS LIABILITY INSURANCE (D&O) PROGRAM FOR PARTICIPATING PROVINCES

**POLICY NUMBER: VARIOUS**

**JANUARY 1, 2025 TO JANUARY 1, 2026**

Directors and Officers (“D&O”) liability insurance, D&O coverage is an optional policy available to Archery Canada member provincial/territorial associations. If a provincial/territorial association opts into the D&O coverage, this coverage is then extended to the provincial/territorial association’s member non-profit clubs. Unlike the CGL policy coverage provided by Archery Canada to the provincial/territorial associations, the optional D&O liability insurance coverage is not paid for by the provincial/territorial associations through their provincial/territorial membership dues paid to Archery Canada. Rather D&O liability insurance is paid separately and therefore Archery Canada invoices each participating provincial association.

This D&O Insurance policy covers the Directors, Officers and Employees for their exposure for the manner in which they conduct the affairs of the Association. Running a sports organization involves making management decisions. Whether you are acting as a GM, coach, league official, etc, your decisions can be challenged by players, parents, other teams, other leagues etc leading to potentially costly litigation. A D&O policy protects you, your sports organization and its officers from management related litigation.

The policy covers defense costs, damages caused by wrongful acts that are not excluded by the policy, as well as administrative errors and omissions.

**The insured’s that would fall under this type of insurance are as follows:** The Entity is defined as: The Directors, Officers and Administrators including spouses and heirs, Employees and Volunteers.

We remind you that the following summary of insurance has been prepared for information purposes only. The insuring agreements, general terms, conditions and exclusions of the actual policy will govern specific application of the various coverages referred to herein. In all cases the actual policy documents will supersede the said summary of insurance.

If you have any questions concerning the coverage, please contact us directly and we will be pleased to answer them.

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