

## Change of Liability Insurance

Resulting from the Special Meeting in September to discuss Liability Insurance, the Club has decided to change our Insurance provider from the NFA (National Firearms Association) to BCWF (BC Wildlife Federation).

The NFA provided only 3<sup>rd</sup> party Liability Insurance and an Associate Membership in the NFA.

The BCWF will provide the same 3<sup>rd</sup> party Liability Insurance, along with some Personal Insurance; each Club Member will be a full member of the BCWF and will receive a BCWF Membership Card and copies of the Outdoor Edge magazine.

BCWF 3<sup>rd</sup> party Liability Insurance includes

- \$5,000,000 Commercial General Liability
- \$5,000,000 Excess Personal Liability
- \$2,000,000 Directors' and Officers' Liability

BCWF Personal Liability includes

- \$50,000 Self Defense coverage
- \$25,000 Criminal Defense Reimbursement
- \$2,500 Accidental Death & Dismemberment
- \$2,500 Identity Guard
- \$2,500 Credit Protect

To cover the increased cost of a full BCWF Membership and the increased Insurance, the fees for Sunshine Coast Rod & Gun Club Membership for 2012 will be

- \$100 for a Regular Membership (Single)
- \$140 for a Family Membership (2 people from the same household)
- \$40 for a Junior Membership ( under 18 years old)

Following is a list of coverage and features that will be covered under each option.

**The list is a copy as provided by the Insurer for BCWF, Hub International.**

The coverage outlined are subject to all the terms, conditions and exclusions of the Master Policy.

### **Commercial General Liability**

**Coverage Features** (Liability provides coverage against third party claims for bodily injury and property damage for which the Insured is legally liable)

- Club premises
- Fund raising
- Skeet, Trap or Clay at Club premises
- Club meetings
- Indoor/Outdoor ranges
- Archery at Club premises

**Tenant Legal Liability** (included when you purchase Commercial General Liability)

**Coverage Features** (legally obligated to pay damages because of "property damage")

- To premises rented to you or occupied by you

**Excess Personal Liability** for your Individual Club Members

**Coverage Features** (Legal liability for unintentional bodily injury or property damage arising out of your personal actions from the following activities being excess personal liability)

- Fishing
- Lawful shooting at a range
- Use of the ownership of a watercraft up to 26 feet in length with motors not more than 100 HP
- ATV's that are not licensed or required to be licensed by ICBC on Non-Public Roads for off road liability coverage only. It is your responsibility to ensure roads are considered non-public roads.
- Hunting
- Archery at a range

**Non Profit Directors' & Officers' Liability Insurance** (included in the specific option you choose)

**Coverage Features** (provides protection to directors and officers of a club for their legal liability as a result of a claim against them for wrongful acts committed in their role as a Director or Officer)

- Provides coverage for third party financial losses which the director or officer is legally obligated to pay
- Provides payment of defense costs even if the lawsuit is groundless, false or fraudulent
- Sources of legal action: Competitors, employees, class action suits, other third parties such as members

**Self Defense Coverage**

**Coverage Features** (Including new protection for defending yourself in the courts and in your home)

*The new Self-Defense coverage is a rider to the Excess Personal Liability coverage. It provides civil defense and liability and criminal defense reimbursement if you are involved in an act of self-defense.*

- Provides coverage up to the limit selected for bodily injury or property damage caused by an act of self defense
- Cost of civil suit defense is provided in addition to the limit of liability for bodily injury and property damage

## **Criminal Defense Reimbursement**

### ***Coverage Features***

- Criminal Defense Reimbursement for alleged criminal actions involving self-defense when you are acquitted of such criminal charges or the charges are dropped

## **Accidental Death & Dismemberment**

***Coverage Features*** (Accidental Death and Dismemberment coverage at NO COST to members)

- Accidents from a BCWF event
- Accidents that occur during the use of firearms or hunting equipment while hunting

## **Identity Guard**

***Coverage Features*** (Guarding yourself against identity theft at NO COST to members)

- Guards your identity and protects your credit

## **Credit Protect**

***Coverage Features*** (Protect your payments at NOCOST to members)

- Should you lose your job, become disabled or worse, this coverage pays minimum monthly payments up to \$250 per month
- Pays your outstanding credit card balance in the event of a members death to a maximum of \$2,500