



Sport Liability Insurance for Canoe Racing BC, & Canoe Kayak BC Member Clubs

Why Liability Insurance?

Because no matter how careful you are, accidents happen. And you can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defence as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is Insured?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

Activities Covered

Sanctioned or authorized events within your sport discipline, including related training authorized by you.

Claims Service

Is available on a national basis from specialists who have a wide range of services at their disposal.

General Liability Insurance

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passersby, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants.

Limit – \$5,000,000

Including the following extensions:

- Premises, Property and Operations
- Blanket Contractual
- Employees as Additional Insured
- Non-Owned Automobile
- Legal Defence Cover \$25,000
- Products and Completed Operations
- Personal Injury (libel and slander)
- Cross Liability
- Tenants Legal Liability \$250,000
- Watercraft Maximum Length 16M

A deductible of \$500 applies to bodily injury, property damage and legal expenses.

Directors and Officers Insurance

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. D&O insurance will pay those sums the organization, directors and officers become legally obligated to pay as compensatory damages because of a wrongful act.

- Limit – \$2,000,000
- Deductible – \$500

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