BFL CANADA Insurance Services Inc. is pleased to offer the following insurance coverage's specifically designed and rated for Dragon Boat Canada and its members.
Dragon Boat Canada Insurance Program

Only members of Dragon Boat Canada can benefit from the low insurance premiums specific to Dragon Boat Canada Insurance Program.

In order to apply for the insurance, we require completed and signed Applications to effect coverage.

1. Master Application Liability Form for Property, Liability, Crime and other insurance coverages for **CLUBS and FESTIVALS**
2. Directors and Officers Liability Application Form (for New Applicants) for **CLUBS and FESTIVALS**
3. Cyber Liability for **CLUBS and/or FESTIVALS**
4. Event Cancellation Insurance for **CLUBS and/or FESTIVALS**
5. Legal Expense Insurance for **INDIVIDUAL MEMBERS and CLUBS**

Applications can be faxed, emailed to the attention of:

<table>
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<tr>
<th>The BFL Canada Renewal Team:</th>
<th>Linda Buckton, Candice Popke, Dianna Smith, Alex Wray and Adam Bunz</th>
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**BFL CANADA Insurance Services Inc.**
1167 Kensington Crescent NW, Suite 200
Calgary, AB, T2N 1X7
Toll Free 1-888-451-4132
Phone 1-403-451-4132
Fax 1-403-313-3365
DBC@bficanda.ca
**Introduction to the Insurance Program**

**Commercial Package Policy**

**Division I - Contents Coverage**

This section provides coverage against “All Risks” of direct physical damage to the club’s and/or festival’s declared property based on a replacement cost basis. This could include office furniture, life jackets, paddles and other property belonging to the insured. Members should report replacement cost values of their Contents they wish to insure to.

**Division II – Business Interruption**

Also, includes an option for Rental Reimbursement Coverage which will pay the cost of rental boat(s) if your insured boat(s) is damaged due to a covered cause of loss.

**Division III – Boats, Trailers and Laptops**

This section provides coverage against “All Risks” of direct physical damage to the club’s and/or festival’s declared boats, trailers and laptops based on an actual cash value basis.

**Division V - Non Owned Automobile Liability**

Non-Owned Auto is liability coverage for a vehicle that is owned by an individual other than the company, but is used on a company’s behalf. It is intended for those “incidental” accidents – such as those that might occur when you send an in-house employee or volunteer on an errand to buy lunch or go to the bank. The employee’s own automobile policy would respond first, and the Non Owned Automobile liability under the Company’s general liability policy would respond as excess.

**Division VI - Commercial General Liability (CGL) for Festivals and Clubs:**

This coverage will cover festival and/or club organizers and/or volunteers as a result of bodily injury(ies) and/or property damage incurred by third parties, resulting from the negligent acts of the festival and/or club organizers and/or volunteers for the organizing and running of a sanctioned Dragon Boat activity, subject to the policy terms and conditions. The liability policy also provides coverage for defence costs incurred to defend insured allegations stipulated in any written action against the festival and/or club and/or volunteer.
Insurance for Clubs vs. Festivals (CGL):

Clubs - coverage provides insurance protection, based on the specific coverages chosen, for the clubs’ day to day dragon boat operations. This includes activities usual to dragon boating such as indoor and outdoor water training, dry land training, practices, races, social activities, fund raisers etc.

Festival - Coverage provides insurance protection for the club or organization that assumes the responsibility for hosting, directing and organizing a Festival, which takes place at a predetermined time and place and for specific insured dates.

Liquor Liability

Liquor Liability gives protection against liability or lawsuits brought against the clubs and/or festivals that hold single or multi-day functions involving alcohol, even if they are not actually serving the alcohol. The development of liquor liability policies was the direct result of changing legal climate towards the responsibility of those who provide liquor to the public. Liquor liability is not limited to licensed restaurants and pubs.

Division VII - Crime

This section provides limited coverage for theft of money from the clubs and festivals by their employee(s) and/or volunteer(s) who are part of the club or festival and have access to the club’s or festival’s funds.

Your organization may have access to funds 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 and is an important component of the insurance as it is not always possible to make bank deposits immediately following a fundraiser. Such a loss could have a serious effect on the Organizations’ operations. This form provides coverage against money and securities on a 24 hour basis against the perils of theft, burglary, hold up and fire. The theft of funds must be reported to your local policy authority first in order to make claim.
Cyber Liability Policy

Cyber Liability is an extremely important coverage in today’s electronic world. This coverage has 2 components to coverage: First Party Coverages (which helps protect the financial exposures to the organization) and Third Party Coverages (which helps protect against the damages caused to third parties as a result of the organizations negligence).

Privacy coverage is the financial costs that arise as a result of a violation of data you keep in your files (both electronic and paper files). If a hacker were to gain access to your records, this is considered a breach which results in the cost to notify each individual person or organization whose information was stolen as well as the cost to monitor the individuals or organizations credit rating to ensure the breach of their records does not harm their credit score.

Cyber Liability is financial damages to third parties caused by viruses that emanate from your electronic devices. This could be as simple as someone sending an unauthorized email with a virus attached to the email or a Trojan horse attachment. This could cause great damage to a third party including the loss of revenue associated with downtime of their servers.

There is a separate Cyber questionnaire that must be completed should you want to secure this coverage.

Directors and Officers Liability Policy

Directors and Officers are held to an ever increasing high standard in their duties to conduct their business operations and activities. Directors and Officers have 3 basic duties to fulfil:

1. Duty of Diligence (Duty of Care): Act reasonably, in good faith, in the organization’s best interest.
2. Duty of Loyalty: Place the interest of the organization before your own
3. Duty of Obedience: Act within the scope of the organization, within applicable rules and laws

D&O Insurance provides coverage for the Directors and Officers for their exposure to litigation arising out of their conduct as a director or officer of the club, team or association, subject to the policy terms and conditions. This policy covers the Directors and Officers for their legal liability as a result of a ‘wrongful act’. Note: This policy excludes bodily injury and property damage as this exposure is picked up under the Commercial General Liability policy.
Event Cancellation Policy

Event Cancellation Insurance provides coverage for the loss of costs and expenses or revenues that result from the cancellation, abandonment, postponement, interruption or relocation of an event (in whole or in part). The cancellation may be due to uncontrollable circumstances such as inclement weather, natural catastrophes, power failures, strikes, and non-appearance of performers. Coverage typically has to be procured prior to 14 days of the event otherwise insurance companies will not provide the coverage.

Coaches Liability Policy

This Commercial General Liability insurance policy is specifically designed to provide liability coverage for Dragon Boat Canada certified coaches for their activities as dragon boat coaches. The Club and/or Festival policies do not extend liability coverage to coaching activities; therefore the Coaches Liability coverage should be secured by all DBC certified coaches.

Accidental Death & Dismemberment

Details on coverage provided to members available through Dragon Boat Canada.

Legal Expense Insurance

Legal Expense Insurance provides coverage for legal costs incurred during the pursuit or defence of a claim, benefitting those who otherwise fall between the cracks of our current system and provides different coverage options available for various aspects of everyday life.

DASbusiness – a business policy for Dragon Boat Clubs that ensures that the cost associated with today’s complicated business landscape are looked after. Coverage includes employment disputes, legal defence, statutory licence protection, property protection, bodily injury, and tax protection. Contract dispute and debt recovery can also be added.

Most importantly – all types of coverage include access to a legal advice helpline. It’s like having a lawyer on retainer: with unlimited access to telephone legal advice for any business or personal related issue plus access to the courts - anybody, for which the legal expense of a lawsuit would create financial hardship, would benefit from legal expense insurance.

For further information about these or any other coverage’s please contact the Dragon Boat Canada Team at BFL CANADA.