

An exciting
review of the
district 7070
Insurance
program that will
keep you on the
edge of your seat

INSURANCE IS FUN 101

Presented by Rachel Boyd,
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▶ What could possibly go wrong?



NO ACTIVITY IS WITHOUT RISK.

HOW DO WE PROTECT OURSELVES?

- ▶ 2012 - 17 people taken to hospital with non-life threatening injuries after lightning struck the main dining tent at the Whitby Ribfest Sunday afternoon.
- ▶ 2017 – Teen viciously beaten at Bowmanville Ribfest; victim approached by group of teens and attacked
- ▶ 2017 - A Penticton woman filed a lawsuit against the City of Penticton, stemming from an incident on Canada Day during RibFest at Okanagan Lake Park. The plaintiff was walking down a set of stairs when she fell off the last step, allegedly suffering injuries to both ankles



We transfer the risk through:

(1) Insurance (2) Certificates of Insurance and Additional Insured clauses



Loss Control (Security, First Aid Stations, Smart Serve, training)



Insurance from vendors (Rented Equipment, stages, fencing, Generators)

HOW DO WE
PROTECT
OURSELVES?

WHO IS AN INSURED?

Definition of
“insured” to
include all
members and
volunteers

General Liability Insurance

\$5m limit with a \$10m Aggregate



Main coverages :

(A) Bodily Injury & Property Damage – PD Deductible \$2,500

• Abuse sub-limit \$1,000,000 Aggregate

(B) Personal Injury & Advertising Injury

(C) Medical Payments \$50,000 pp

(D) Tenants' Legal Liability \$1,000,000

Coverage extensions for Employers Liability (\$1m), Non-owned Auto Liability (\$5m), Damage to Hired Auto \$50,000

Food/Alcohol
poisoning

Trip/slip and fall

Damage to
Property not in your
care, custody and
control

GENERAL LIABILITY EXAMPLES - RIBFEST

- ▶ Amusement Rides & inflatable (Bouncy Castles)
- ▶ Tobogganing
- ▶ Fireworks
- ▶ Stage Rental unless a Certificate of Insurance naming the Rotary Club as “Additional Insured” with minimum Liability limits \$2m is collected from the vendor
- ▶ Watercraft with some exceptions (non motorized, less than 16m, use for safety purposes, not for hire coverage)

KEY GENERAL LIABILITY EXCLUSIONS



CLAIMS MADE POLICY

\$3,000,000 Policy limit and aggregate,
Deductible \$2,500

Extension for Employment Practices \$250,000

Insured person includes volunteers, spouses,
past members, estates of deceased members

DIRECTORS AND OFFICERS INSURANCE

Decorative white lines consisting of several parallel lines of varying lengths and orientations, extending from the right side of the slide towards the center.

- ▶ Wrongful Act means including, but not limited to:
- ▶ 1 - any Executive Wrongful Act (breach of Duty, negligence, misstatement)
- ▶ 2. any Employment Practices Wrongful Act (discrimination, wrongful discipline, invasion of privacy, harassment & humiliation)
- ▶ 3. any Third Party Employment Practices Wrongful Act (Claim brought on behalf of a customer, service provider or other business invitee of the Insured Organization against any)

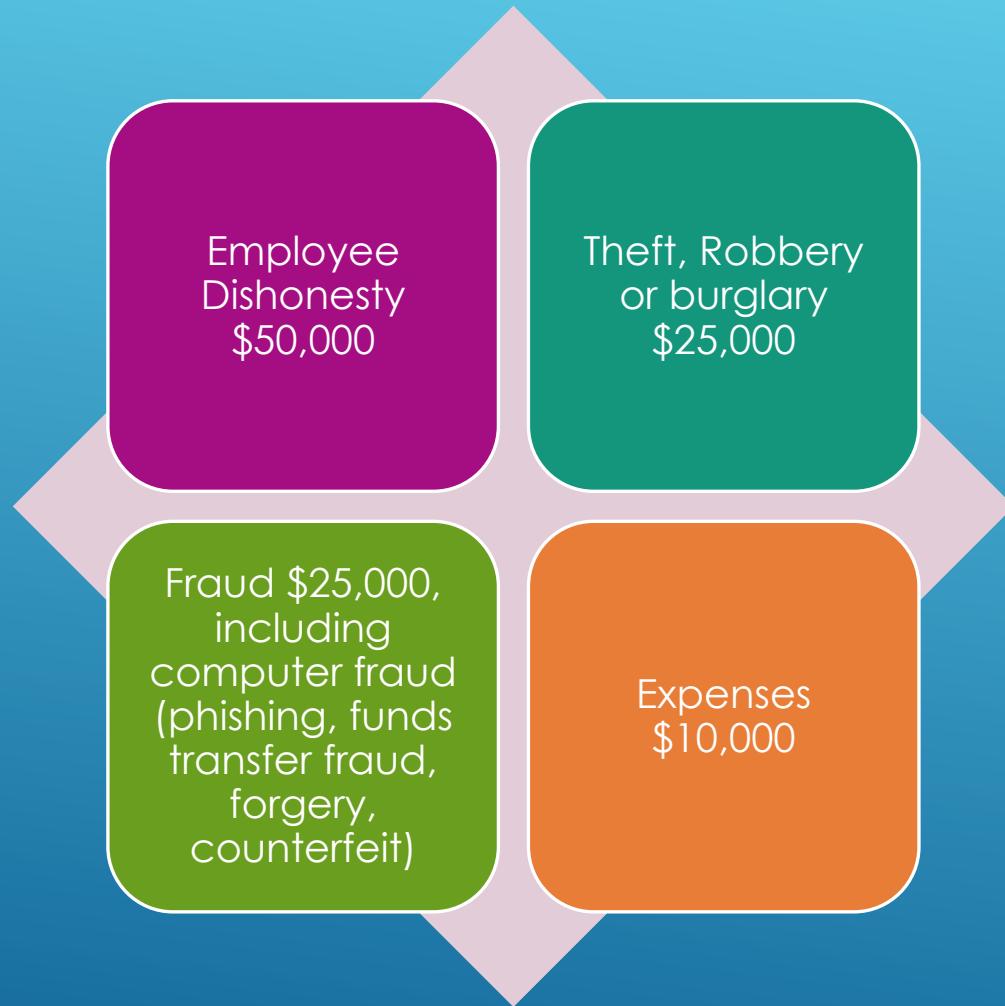
WHAT IS A WRONGFUL ACT?

Intentional
dishonest,
Fraudulent,
criminal acts

Other Insurance
(Bodily Injury)

Timing (prior to
insurance
bound/retro
date)

THREE MAIN TYPES OF EXCLUSIONS



CRIME INSURANCE



As per individual Member Certificates of Insurance.



If you have buildings, contents or equipment that requires insurance coverage, we need to know about it.



Property Deductible \$1,000 (Replacement Cost)



Property Floater Deductible \$2,500 (Actual Cash Value)

PROPERTY COVERAGE

GAPS IN COVERAGE

- ▶ Cyber – There currently in no Cyber coverage
- ▶ Umbrella/Excess Insurance limits – The policy limits have not been increased with an umbrella a/o excess policy
- ▶ There is no Pollution coverage



QUESTIONS?

