

## CanoeKayak Ontario Insurance Program

The program is split into two components.

**1) Cover activities of CanoeKayak Ontario(CKO), Whitewater Ontario, Ontario Marathon Canoe & Kayak Racing Association, Ontario Canoe Spring Racing Association and member clubs for activities that have seen sanctioned by CKO and its associated member organizations.**

- a) Activities can be run at the club level, however, they must be sanctioned by the sport body (listed above) and must be within the description of operations on file with the insurance company.
- b) Description of operations is: sanctioned & supervised competitions & practices including instructional programs, demonstrations organized & administered by the provincial governing body (excluding recreational activities)
- c) Insurance coverage extends to members. This includes regular members and special event members.
- d) Coverage for these activities is:
  - i) **\$5,000,000 Commercial General Liability** – covers when you are sued for bodily injury or damage to property of others (doesn't cover damage to your property). It includes coverage for when one of your own members is injured during a sanctioned activity and sues the organization / club for negligence.
  - ii) **\$1,000,000 Errors & Omissions / Directors & Officers** – coverage for wrongful acts
  - iii) **Sport accident** – reimbursement of out of pocket expenses your member incurred due to being injured during one of your sanctioned activities. The person has to exhaust OHIP and any private plan first before getting benefits under this policy. Coverage is limited to activities in Canada.

**2) Covers the clubs of CKO while they are doing club based activities that are not sanctioned by CKO. Many clubs are running activities such as golf tournaments that would not be sanctioned by CKO and thus not covered by the main CKO insurance program.**

- a) Each club requiring coverage apply directly to Pearson Dunn Insurance stating the activities & events to be covered (small application to be completed). Pricing is based on the activities being run and specific club dynamics.
- b) Clubs are not obligated to purchase this coverage, it is on an as needed basis.
- c) Coverage under this program is:
  - i) **\$5,000,000 Commercial General Liability** – (see above for definition)