

CFUW Ontario Council Insurance for Clubs Fact Sheet (June 20, 2023)

- Ontario Council carries two policies for our members 1] Directors and Officers Liability Insurance and 2] Commercial General Liability Insurance.
- 1] Directors and Officers Insurance protects CFUW club executive members and club scholarship trustees from being sued in the course of their duties of the club's operation. Limit of coverage is \$2 million.
- 2] Commercial General Liability (CGL) covers all CFUW individual members and the clubs. Also known as Third-party Liability Coverage, our policy indemnifies/protects venue owners and CFUW members from being sued when injury or damages occur on the owner's property. This policy provides coverage up to \$5 million per occurrence for bodily injury and property damage, and a medical expense limit up to \$25 thousand per any one person/any one accident.

Both policies' coverage currently expires each year on May 24.

OC charges an insurance fee of .75 cents/per Regular and Life members, collected each February with membership fees. An invoice is sent to club Treasurers in January.

These two policies **do not** include direct medical coverage (like OHIP), personal liability coverage, pandemic coverage or cyber-crime coverage.

Ontario Council often receives enquiries regarding our CGL insurance policy. Please note the following:

- CGL covers CFUW members for injury, damages or negligence to a non-CFUW party or property.

- CGL insurance can be provided to commercial venue owners where special events are held. This is essentially a liability waiver for the commercial venue owner to guard against the cost of incurring damages to the venue during an event hosted by CFUW or being sued by a third party who attended a CFUW event.
- We have recently had requests from clubs where the City or Town has requested this proof of insurance, especially at a waterfront.
- Coverage under our CGL policy coverage (up to \$5 million) does not distinguish between members or non-members where injury or damage occurs at venue, e.g., banquet hall etc.
- Because there is no direct personal medical or liability coverage, members hiking/walking/skiing etc. will have to 1] purchase their own insurance (perhaps through the club) or 2] enquire with their own personal liability insurer 3] if using an organized sports venue, enquire as to the type of insurance the company carries.
- Events such as garage/yard sales, book sales, and other gatherings at members' homes are NOT covered.
- Certificates of insurance are not required for a club's regularly scheduled monthly meetings unless a venue owner specifically requires to be named; clubs are automatically covered during the term of our policy.
- We can provide a club with a generic certificate where the venue/owner is not named indicating the level of coverage we have.
- Our insurance does not cover NON CFUW homeowners in a House Tour.
- Some CFUW member homeowners on the House Tour may wish to be named on a certificate, which our insurance can provide.
- All CFUW members are covered whether the club itself is incorporated or unincorporated.
- To date neither OC nor any club has been named in any lawsuits.

- The process to obtain a certificate:

A club advises the OC President (or her designate) of the plan to host an event at a venue like a hotel, arena, banquet hall, clubhouse, or church etc. Our insurance company does **NOT** wish to deal with 49 different clubs. There are two options:

1. A 'Generic Certificate' which indicates that CFUW OC has insurance for events and lists the policy coverage amounts; no specific venue or owner is named on the certificate.
2. Often the venue owner asks for specific proof of coverage and wants to be named. Details for this type of certificate:
 - a. The venue owners want liability coverage for any damages incurred to their property or lawsuits brought against them for personal injury suffered by someone attending an event hosted by CFUW.
 - b. OC is also covered in these situations as often more than one entity gets named in the suit.
 - c. Often the location of the event and the owner will be 2 different entities and the venue owner wishes both named in the coverage. For example, a church might be the venue, but it is owned by the diocese (requires 2 names/addresses), or the hotel is located at XX address while the owners are XYZ Company in another city, again two different names and addresses.

For coverage, simply have the organizers provide the name of the hosting club, reason for the event, and both the date and location of the event and the related addresses. It usually takes 2-3 days to obtain the certificate, but always a good idea to get it early.