

## General Liability & Sports Accident Insurance for Sprint Clubs

March, 2013

CanoeKayak Ontario (CKO) purchases a Sport Liability and Sport Accident Insurance Policy covering all of the canoe affiliates from Pearson Dunn Insurance Inc. The policy is effective from April 1st each year. Premiums are payable in advance. On April 1st each year CKO pays for your insurance. The divisions owe CKO their portions as of April 1st. Because we do not know in advance what your membership will be for the upcoming year we base the premium for each club on the membership reported to their divisions in the fall of the previous year. Every club should be able to calculate what they will owe their Division for next April's renewal from their September membership.

### 2013 Fee Structure

For insurance purposes there are two categories of members.

Members		Special Event Members	
Sport Liability	\$4.00	Sport Liability	\$1.15
Sport Accident	\$1.50	Sport Accident	\$1.00
(Prov. Sales Tax on Ins.)	\$0.44	(Prov. Sales Tax on Ins.)	\$0.17
Total	\$5.94	Total	\$2.32

Consider members as paddlers, coaches, volunteers, and officials that are involved in regular sprint training and participation in regattas. Consider special event members to be paddlers that attend introductory programs, dragon boat training, stand up paddleboards, outriggers and the use of other paddlesport boats in a non competitive program.

This insurance also provides Errors & Omissions/Directors & Officers (Wrongful Acts) Liability Coverage for the clubs.

### Club Recreational Liability Policy

Pearson Dunn also offers coverage for other activities that a club might be involved in that are not sanctioned by the CKO – OCSRA. These might include fund raising events, community outings etc.

Each Club must apply individually for this coverage

Basic (Minimum) Premiums:	You will need to get an actual quote from Pearson Dunn	
	0 to 100 Members	\$800
	101 to 350	\$950
	351 to 550	\$1300
	551 to 750	\$1650
	751 to 1000	\$2075

This coverage includes \$5,000,000 Commercial General Liability. You must apply directly to Pearson Dunn Insurance for the above coverage and provide them with a list of your planned activities for the year. Each club should have received an application for this additional insurance and has to apply in March to have it processed by April 1st of each year.

To apply for Individual Club Coverage Contact

Pearson Dunn Insurance Inc.

435 McNeilly Road, Suite 103, Stoney Creek, On. L8E 5E3

1-800-461-5087 Fax 905-643-8321

Your contact is Rosemarie Dunn, ext 133, [rdunn@pearsondunn.com](mailto:rdunn@pearsondunn.com)

This document is intended for general information, for details please contact the OCSRA directly.