

Shooting Federation of Canada Insurance Program

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Overview

- **Howard Noble Insurance Limited through Sovereign General Insurance Company administers this Program.**
- **Presently we insure over 65 gun clubs throughout Canada**
- **Note: This policy is only available to member clubs of the Shooting Federation of Canada**

Features & Benefits

- **Coverage Available**
- **General Liability - \$5,000,000 CDN**
- **These limits are per club.**
- **General Liability provides coverage for "Bodily Injury" and "Property Damage" for which the club is legally obligated to pay due to the negligence of the club or one of the club members.**
- **The most important feature of this policy is that there is NO Aggregate limit**
- **The deductible is \$1,000**
- **Therefore, if one club has a claim it will not reduce the coverage for the other clubs in the program**
- **Nor will it impact their premiums**
- **Remember – this is a liability policy. There must be negligence for this policy to respond**

Features & Benefits

- **Note: This policy does not provide coverage for buildings, contents or equipment**
- **This policy also includes \$500,000 All Risk Tenant's Legal Liability.**
- **This will protect the club in the event they are held liable for damages to premises they rent.**
- **Coverage includes products liability for a pro shop and restaurant if applicable.**
- **Host Liquor Liability is covered under the policy.**
- **This means Liquor can be served as well as sold.**
- **If the club is selling alcohol they will need to obtain the appropriate license for the jurisdiction.**
- **Non-Owned Automobile liability is covered with \$2,000,000 limit.**

Notable Exclusions

- **Member to member shootings are covered if accidental**
- **Intentional acts are EXCLUDED**
- **NOTE: individual's home, tenant or condominium policy would also respond to provide this coverage.**
- **Coverage for reloads is EXCLUDED.**
- **Abuse/Harassment – EXCLUDED**
- **It is important for all clubs to have an "Abuse Protocol" in order to prevent these types of incidents from arising.**
- **If a member of a club abuses or harasses another member or even a non-member the club can be held legally liable.**

Considerations

- **The policy is in the name of the Shooting Federation of Canada and its Member Clubs.**
- **Club members will be covered as "Additional Insured's"**
- **Volunteers are covered as "Additional Insured's"**
- **Members are only covered while at the club, at a sanctioned match, or acting on club business.**

Directors and Officers Liability

- **This is a separate policy**
- **Non-profit Directors and Officers Liability including Corporate Indemnity**
- **Limit \$3,000,000**
- **Provides coverage for the personal liability assumed by a Director or Officer solely due to their position within the organization.**
- **It protects against civil actions for "Wrongful Acts".**
- **Directors and Officers Liability protects both the assets of the individual and the club.**
- **It is important for the organization to use their auditor and their lawyers prior to making major board decisions.**

Certificates of Insurance

- **Noble Insurance will provide certificates for each club. If the club needs additional certificates for Landholders or "Additional Insured's" they will need to provide the full legal name and mailing address for each Landholder or "Additional Insured". This information should be forwarded to the SFC office. They will then forward it to us for issuance.**