

# Paddle Canada Insurance Program Overview



25 February 2017

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### DISCLAIMER

All information contained herein of a non-public, confidential or proprietary nature is to be treated as confidential, and may not be disclosed to any other person not entitled to receive it without the prior consent of BMS, except as may be required by law or regulatory authority.

## 1. PROGRAM OVERVIEW

*This document is a summary of coverage for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS Group). For more information on the coverage please contact us directly.*

### 1.1. HOW CAN I OBTAIN A FULL COPY OF THE POLICY WORDING?

A full copy of the policy wording can be obtained by contacting BMS Group or Paddle Canada.

#### **BMS Canada Risk Services Ltd. (BMS Group)**

825 Exhibition Way, Suite 209  
Ottawa, ON K2P 0R4

Toll Free: 1-855-318-6558  
Email: [paddlecanada@bmsgroup.com](mailto:paddlecanada@bmsgroup.com)  
Fax: 613-701-4234

#### **Paddle Canada**

72 Harvey Street  
Kingston, ON K7K 5B9

Toll Free: 1-888-252-6292 x10  
Email: [info@paddlecanada.com](mailto:info@paddlecanada.com)  
Fax: 613-547-4880

### 1.2. HOW CAN I OBTAIN AN EVENT SPECIFIC CERTIFICATE OF INSURANCE?

You can obtain a certificate of insurance by contacting BMS Group by phone or email.

## 2. COMMERCIAL GENERAL LIABILITY COVERAGE

### 2.1. WHAT ACTIVITIES ARE COVERED?

All sanctioned and approved Paddle Canada activities. All activities must be documented and approved by the Provincial Association, Club President. If you require further clarification please contact Paddle Canada.

Sanctioned activities can include lessons, trips, instructional programs and demonstrations, workshops, conferences, clinics, camps, promotion of sport, etc.

## 2.2. WHO IS COVERED?

All employees, volunteers, officers, directors, coaches, managers, instructors, officials, and affiliated clubs who are in good standing with Paddle Canada. Also municipalities, government departments, sponsors and organizers, but only as relates to their involvement in a sanctioned event.

## 2.3. WHAT IS COMMERCIAL GENERAL LIABILITY INSURANCE?

Commercial general liability insurance (CGL) provides coverage to protect against claims arising from injury or property damage that you (or your business) may cause to another person as a result of your sanctioned and approved Paddling activities. For example, a participant in a supervised learn to paddle course might injure themselves when attempting to enter a canoe and sue the instructor and/or the club for negligence. This type of claim would be covered by a CGL policy.

CGL coverage is an occurrence-based insurance policy. This means that the policy in place at the time of the occurrence is the policy that responds, regardless of when the claim is brought forward. You must have an active policy in place at the time of the sanctioned and approved activity in order to be covered.

## 2.4. HOW MUCH IS COVERED?

Coverage	Amount of Insurance
<b>Per Claim Limit</b>	<b>\$5,000,000</b>
Bodily Injury	\$5,000,000
Property Damage	\$5,000,000
Personal and Advertising Injury Limit	\$5,000,000
Medical Expense Limit (any one person)	\$10,000
Products – Completed Operations Aggregate Limit	\$5,000,000
Tenant’s Legal Liability (any one premises)	\$2,000,000
Errors & Omissions Liability	\$1,000,000
Employers Liability Coverage Extension	\$5,000,000
Non-Owned Automobile (SPF No. 6)	\$5,000,000
Legal Liability to Hired Automobiles (SEF No.94)	\$50,000

## 2.5. WHAT ARE MY DEDUCTIBLES FOR COMMERCIAL GENERAL LIABILITY?

Coverage	Deductible Amount (per claim)
Tenant’s Legal Liability (any one premises)	\$500
Bodily Injury	\$500
Property Damage	\$500

Errors & Omissions	\$500
Legal Liability to Hired Automobiles (SEF No.94)	\$1,000

- The deductible is the portion of the cost paid by the insured in the event of a claim
- Coverage elements not listed above do not have a deductible.

## 2.6. IMPORTANT DEFINITIONS

Coverage	Definition
Bodily Injury	Liability coverage for bodily injury, sickness or disease sustained by a third party, including death.
Property Damage	Liability coverage for physical injury to a third party's tangible property, including all resulting loss of use of that property; loss of use of property that is not physically injured.
Personal and Advertising Injury Limit	Coverage for injury arising out of one or more of the following offenses: libel and slander, copyright infringement, and malicious prosecution, and others.
Medical Expense Limit	Coverage for "Bodily Injury" caused by an accident on your premises and because of your operations
Products – Completed Operations Aggregate Limit	Coverage for "Bodily Injury" or "Property Damage" away from your premises and arising from "your work" or "your product"
Tenant's Legal Liability (any one premises)	Coverage for legal liability for damage to a rented or occupied location.
Errors & Omissions Liability	Insures professional services (paddling services) provided by members
Employers Liability Coverage Extension	Liability coverage for injuries to employees, where WCB or other coverage is not available
Non-Owned Automobile (SPF No. 6)	Provides liability coverage to the insured, for liability arising from the use of non-owned automobiles when in the course of insured operations.
Legal Liability to Hired Automobiles (SEF No.94)	Coverage for legal liability to hired automobiles
Coverage Territory	Canada and the United States of America (including its territories and possessions)

## **2.7. OTHER IMPORTANT INFORMATION**

- Coverage is afforded only for sanctioned activities.
- Notable exclusions: Aircraft or Watercraft, Liquor Liability and Abuse.

## **3. SPORTS ACCIDENT COVERAGE**

### **3.1. WHAT IS COVERED?**

All sanctioned and approved Paddle Canada activities. All activities must be documented and approved by the Provincial Association, Club President. If you require further clarification please contact Paddle Canada.

Sanctioned activities include lessons, trips, instructional programs and demonstrations, workshops, conferences, clinics, camps, promotion of sport, etc.

### **3.2. WHO IS COVERED?**

Any active member of Paddle Canada who is acting as a participant, manager or coach for a sanctioned and approved activity (recreation, practice, or competition); or who is being transported with other participant members of Paddle Canada as a group to or from the location where the activity is taking place. The activity must be organized under the supervision and direction of Paddle Canada.

### **3.3. WHAT IS SPORTS ACCIDENT COVERAGE?**

Sports accident coverage is available to indemnify members in the event of injury, while participating in the insured activity, due to a sudden, fortuitous event. The principal amount per member for the Sports Accident coverage is \$50,000.

The Paddle Canada Sports Accident policy will pay for medical bills on behalf of injured members, including:

- Dental Accident Reimbursement
- Dentures, Removable Teeth, Hearing Aids, Eyeglasses and Contact Lenses
- Emergency Transportation
- Family Transportation
- Medical Expense Reimbursement
- Prosthetic Appliances
- Rehabilitation
- Repatriation
- Tuition Benefit
- Weekly income of \$100

It is important to note that the Paddle Canada Sports Accident coverage is in excess of private insurance and any available provincial health coverage. Your Sports Accident policy will only pay the amount of expenses that are not eligible and/or that are in excess of expenses paid by any other insurer.

You must have required and received medical /dental treatment commencing within 30 days of the accident. Paddle Canada must receive notice of your accident within 30 days of the accident date and claim documentation within 90 days from the date of accident.

### 3.4. HOW MUCH IS COVERED?

Coverage Section	Amount
Principal Amount	\$50,000
Fracture Indemnity Amount	\$1,000

#### **Benefits**

##### **I. Schedule of Specific Loss Indemnity**

When injury results in any of the following losses, the Insurer will pay for:

Injury	Amount of Insurance
Loss of Life	The Principal Sum
Loss of Both Hands	The Principal Sum
Loss of Both Feet	The Principal Sum
Loss of Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of One Hand and Sight of One Eye	The Principal Sum
Loss of One Foot and Sight of One Eye	The Principal Sum
Loss of One Arm	Three-Fourths of the Principal Sum
Loss of One Leg	Three-Fourths of the Principal Sum
Loss of One Hand	Two-Thirds of the Principal Sum
Loss of One Foot	Two-Thirds of the Principal Sum
Loss of the Entire Sight of One Eye	Two-Thirds of the Principal Sum
Loss of Thumb and Index Finger	One-Third of the Principal Sum
Loss of One Thumb or Finger	One-Thirtieth of the Principal Sum
Loss of Speech and Hearing in Both Ears	The Principal Sum
Loss of Speech	One-Half of the Principal Sum
Loss of Hearing in Both Ears	One-Half of the Principal Sum

Loss of Hearing in one Ear	One-Sixth of the Principal Sum
Quadriplegia (total paralysis of both upper and lower limbs)	The Principal Sum
Paraplegia (total paralysis of both lower limbs)	Three-Fourths of the Principal Sum
Hemiplegia (total paralysis of upper and lower limbs of one side of the body)	One-Half of the Principal Sum

## II. Schedule of Specific Fracture, Dislocation, Tendon Severance and Miscellaneous Indemnity

When injury results in any of the following fractures, dislocations, severances or miscellaneous conditions within three hundred and sixty-five (365) days after the date of the accident, the Insurer will pay the following;

Injury	Payment
<b>A) Complete fracture:</b>	
Of the skull (depressed)	100% of the Fracture Indemnity Sum
Of the skull (not depressed)	33% of the Fracture Indemnity Sum
Of the spine (one or more vertebrae)	50% of the Fracture Indemnity Sum
Of the jawbone (mandible or maxilla)	33% of the Fracture Indemnity Sum
Of the thigh (femur)	33% of the Fracture Indemnity Sum
Of the pelvis	33% of the Fracture Indemnity Sum
Of the knee cap	27% of the Fracture Indemnity Sum
Of the lower leg	25% of the Fracture Indemnity Sum
Of the shoulder blade	25% of the Fracture Indemnity Sum
Of the ankle (small bones)	25% of the Fracture Indemnity Sum
Of the wrist (small bones)	25% of the Fracture Indemnity Sum
Of the forearm (compound or comminuted)	23% of the Fracture Indemnity Sum
Of the forearm (not compound or comminuted)	12% of the Fracture Indemnity Sum
Of the sacrum or coccyx	17% of the Fracture Indemnity Sum
Of the sternum	17% of the Fracture Indemnity Sum
Of the arm, between elbow and shoulder	17% of the Fracture Indemnity Sum
Of the collarbone	12% of the Fracture Indemnity Sum
Of the nose	12% of the Fracture Indemnity Sum
Of two or more ribs	10% of the Fracture Indemnity Sum
Of one hand (one or more metacarpals)	8% of the Fracture Indemnity Sum
Of one foot (one or more metacarpals)	8% of the Fracture Indemnity Sum



Of the facial bones	8% of the Fracture Indemnity Sum
Of one rib	5% of the Fracture Indemnity Sum
Of any bone not specified above	3% of the Fracture Indemnity Sum
<b>B. Complete dislocation:</b>	
Of the hip	42% of the Fracture Indemnity Sum
Of the Knee (with open primary repair)	33% of the Fracture Indemnity Sum
Of the shoulder (with open reduction)	25% of the Fracture Indemnity Sum
Of the wrist	17% of the Fracture Indemnity Sum
Of the ankle	17% of the Fracture Indemnity Sum
Of the elbow	12% of the Fracture Indemnity Sum
Of the bones of the foot other than toes	8% of the Fracture Indemnity Sum
<b>C. Severance of tendon or tendons:</b>	
Heel (Achilles)	22% of the Fracture Indemnity Sum
Ankle	20% of the Fracture Indemnity Sum
Foot (not toes)	17% of the Fracture Indemnity Sum
Elbow	17% of the Fracture Indemnity Sum
Wrist	12% of the Fracture Indemnity Sum
Hand (including fingers)	12% of the Fracture Indemnity Sum
<b>D. In the event of:</b>	
Rupture of kidney (operative)	27% of the Fracture Indemnity Sum
Rupture of liver	27% of the Fracture Indemnity Sum
Rupture of spleen	27% of the Fracture Indemnity Sum
Puncture of lung – with open surgery	23% of the Fracture Indemnity Sum
Burns – requiring one or more skin grafts	22% of the Fracture Indemnity Sum
Knee – injured and requiring surgery (When there is no fracture or dislocation)	22% of the Fracture Indemnity Sum
Bone operation – injured portion removed	20% of the Fracture Indemnity Sum

### 3.5. WHAT ARE MY DEDUCTIBLES FOR SPORTS ACCIDENT COVERAGE?

There is no deductible for the Sports Accident coverage.

### 3.6. IMPORTANT DEFINITIONS

Coverage – Per Accident	Definition
Fracture Indemnity Amount	Amount available for fracture indemnification, as scheduled under the policy. Amount payable depends on type and severity of injury.
Dental Accident Reimbursement	The reasonable expenses incurred within 52 weeks of a covered accident to treat, repair or rebuild teeth damaged in the covered accident, excluding any expenses any treatment, repair or rebuild provided solely for cosmetic or aesthetic reasons.
Dentures, Removable Teeth, Hearing Aids, Eyeglass and Contact Lenses	The reasonable expenses incurred within 60 days of a covered accident to replace dentures, removable teeth, hearing aids, eyeglasses or contact lenses damaged as a result of a covered accident.
Emergency Transportation – any one Insured Person	The reasonable expenses incurred for transportation, other than by a licensed ambulance service, of the Insured Person to a doctor’s office or the nearest hospital.
Family Transportation – any one Insured Person	The reasonable expenses incurred by the immediate family for transportation by the most direct route by a licensed common carrier to attend to the Insured Person within 365 days of the date of the accident where the attending physician recommends the personal attendance by a member of the immediate family. Such expenses will be subject to the limit shown on the Declarations. A member of the immediate family will mean the spouse, parents, grandparents, children age 18 or over, brothers, sisters of the Insured Person.
Medical Expense Reimbursement - any one Insured Person	The reasonable medical expenses incurred by an Insured Person as a result of a covered accident within 52 weeks of the date of the accident for: <ul style="list-style-type: none"> <li>(i) Licensed ambulance services</li> <li>(ii) Crutches, splints, orthotic devices, trusses, medical braces, rental of wheelchair, hospital bed, lifts or other medical devices recommended by the attending physician, excluding splints, orthotic devices and medial braces required primarily for sports activities.</li> <li>(iii) Prescription drugs</li> <li>(iv) Hospital services not covered by any federal, provincial government or private health care plan.</li> <li>(v) Medical services incurred outside the province of</li> </ul>

	residence for injuries sustained in a covered accident that occurs outside the province where
Prosthetic Appliances - any one Insured Person	The reasonable expense actually incurred up to the limit shown on the Declarations for a hearing aid, artificial limb or eye or any other prosthetic appliance prescribed by a legally qualified physician or surgeon and required as a result of such injury within one year of the date of the accident.
Rehabilitation - any one Insured Person	The reasonable and necessary expenses actually incurred up to the limit shown on the Declarations for special training of the Insured Person provided (i) such training is required because of such injury and in order for the Insured Person to be qualified to engage in an occupation in which he would not have been engaged except for such injury; (ii) expenses are incurred within two years from the date of the accident; (iii) no payment will be made for room or board or other ordinary living, travelling or clothing expenses.
Repatriation - any one Insured Person	The expenses incurred for preparing the deceased for burial and shipment of the body to the residence of the deceased where the injuries covered by this policy result in loss of life of an Insured Person beyond 200 kilometres from their permanent city of residence, and within 365 days from the date of the accident.
Tuition Benefit - any one Insured Person	The expenses incurred within six (6) months of the date of accident for tutorial services of a qualified teacher certified by the Provincial Ministry of Education at a rate not to exceed \$25.00 per hour, as well as reasonable expenses for the rental of necessary equipment and program software are required and approved by the Board of Education in the jurisdiction in which the Insured Person is enrolled in studies.
Aggregate Limit Payable for any one Accident	Total amount payable for any one incident.

### 3.7. OTHER IMPORTANT INFORMATION

No coverage is provided for workers compensation related injuries, alcohol/narcotic related injuries, suicide, intentional/self-inflicted injury or illness, eyeglasses/contact lenses, dentures, crowns or caps (unless required as a result of the covered accident). Reimbursement is limited to charges which do not exceed those generally charged for similar medical or dental care.

## 4. AN INCIDENT OR ACCIDENT HAS OCCURRED. WHAT ACTIONS DO I NEED TO TAKE AND WHO DO I CONTACT?

In the event of an incident or accident, you must:

1. Document the incident by completing the “Paddle Canada Accident Report Form “and gather additional supporting documentation as necessary, including but not limited to:

- Witness Statements
- Police Reports
- Scene Photographs
- Roster of persons present at the time of the incident

2. Send the accident report and supporting documentation to Paddle Canada by fax, email or regular mail if no alternatives are available.

**Note:** Both Commercial General Liability and Sports Accident Coverage require claims notification within 30 days of the accident and/or incident.

## 5. IMPORTANT CONTACT INFORMATION

### **BMS Canada Risk Services Ltd. (BMS Group)**

825 Exhibition Way, Suite 209,  
Ottawa, ON K2P 0R4

Toll Free: 1-855-318-6558  
Email: [paddlecanada@bmsgroup.com](mailto:paddlecanada@bmsgroup.com)  
Fax: 613-701-4234

### **Paddle Canada**

72 Harvey Street,  
Kingston, ON K7K 5B9

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