

## **B.C.C.G.C. INSURANCE SUMMARY (V 1.0)1**

**DISCLAIMER:** This document is for review and reference purposes ONLY. This is not an exhaustive list of the limits and coverages. The insuring agreement, policy wordings, limits, limitations, conditions and exclusions will apply in the event of a claim.

### **BC COUNCIL OF GARDEN CLUBS INSURANCE PROGRAM**

#### **WHO QUALIFIES?**

To qualify for commercial general liability insurance, an organization must be a member of the B.C.C.G.C.

#### **HOW MUCH & FOR HOW LONG?**

The liability insurance fee is calculated at a per member rate and the rate will change every year contingent on various factors. The rate will depend on the organization's insurance needs and the coverage will be in effect from March 1st @ 12:01AM to March 1st @ 12:01AM (Twelve-Oh-One-AM) - 1 year.

**Insurance Policy Period:** March 1 to March 1 (1 Year)

#### **PAYMENT**

Fees are NOT pro-rated and payment in FULL for the insurance is required at the time of membership renewal – this ensures that the organization does not fall in breach of their insurance due to late payments.

Recommendation: Renew your organization's membership before March 1 to make the most of your membership renewal.

What if the organization is late to renew? Can it back date coverage to March 1?

No. Backdating is not permitted. The insurance company cannot insure an organization for a date that has already passed. This means, the date the organization renews its membership and pays for insurance is the date the organization's insurance coverage starts. For example, if your organization renews and pays on June 1st, its coverage will start on June 1st and expire on March 1st (less than 1 year). No backdating is another reason your organization should try its best to renew its membership by March 1st so that your organization maximizes the fees it is paying.

## **WHY LIABILITY INSURANCE?**

Because no matter how careful an organization's members are, accidents happen. And the organization's members can be sued by anyone who claims injury or damages resulting from the activities of the organization. The members may not be liable, but will still need to be defended in court. A liability policy will pay for this defence as well as any costs awarded against the members. In short, liability insurance gives peace of mind.

## **WHO IS INSURED?**

All members of the organization, including executives, managers, employees and volunteers while acting within the scope of their duties on the organization's behalf.

## **ACTIVITIES COVERED**

The commercial general liability policy will extend to the organization's activities. It will also extend to the operations of garden clubs/allotment gardens, community gardens, hosting of meetings, field trips, 2 flower shows per club per year, and 2 plant sales per year.

## **COMMERCIAL GENERAL LIABILITY INSURANCE**

Inclusive Limit: \$3,000,000

Optional (Additional Protection): \$2,000,000

Deductible: \$1000

The policy will pay those sums that the insured (your organization) becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passersby, property owners and others resulting from the organization's operations or actions.

Coverage includes the legal liability for injury to participants.

*Note: An additional \$2,000,000 limit of liability, bringing the total liability limit to \$5,000,000, is available for purchase/additional premium.*

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees as Additional Insured

- Cross Liability
- Non-Owned Automobile (in most cases)
- Tenants Legal Liability \$250,000

A deductible of **\$1000** applies to bodily injury, property damage and legal expenses.

## **COVERAGE FOR ALLOTMENT AND/OR COMMUNITY GARDENS**

Due to the higher risk and exposure that allotment/community garden operations pose, a separate rating and additional premium will apply. Gardens up to 15 acres are eligible for liability coverage through the BC Council of Garden Clubs. For gardens over 15 acres, please advise as separate coverage is required.

## **ERRORS & OMISSIONS LIABILITY (DIRECTORS AND OFFICERS/WRONGFUL ACTS) INSURANCE**

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. E&O (D&O/Wrongful Acts) insurance will pay those sums the organization and the directors and officers become legally obligated to pay as compensatory damages because of a wrongful act. Compensatory damages means allegations, claims and/or lawsuits involving a sum of money.

Exclusions (No E&O/D&O Coverage for): Humanitarian claims, wrongful dismissals, employment practices, workplace violence, public relations management costs and punitive damages.

Inclusive Limit: \$1,000,000

Deductible: \$1000

## **EXCLUSIONS (NO COVERAGE)**

### **Medical Expenses**

- There is no coverage for medical expenses a member may incur as a result of the member getting injured while participating in the organization's activities
- For example, no dental coverage, no physiotherapy coverage and no ambulance coverage.

### **Virus, Bacteria, Disease & Contagion Exclusion**

- No liability coverage for any claim in any way caused by or resulting from any virus, bacteria, disease or contagion

- Examples of virus, bacteria, disease or contagion (not an exhaustive list):
  - Coronavirus disease (COVID-19)
  - Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
  - Ebola
  - Avian Influenza (Avian Bird Flu)
  - Legionella (Legionnaire's Disease)

### **Abuse Exclusion**

- No liability coverage for any act, threat or allegation involving molestation, harassment, corporal punishment, assault, battery or any other form of physical, sexual, emotional, psychological or mental abuse.

### **Other Exclusions**

The following exclusions are common on most commercial general liability policies:

- Terrorism Exclusion
- Asbestos Exclusion
- Fungi Exclusion
- Data Exclusion
- Cyber Liability
- Exclusion
- Sport Accident or AD&D (Medical Expenses)
- Travel Medical
- Professional Liability

## **QUESTIONS?**

Contact

Lorna Herchenson

Email

membership@bcgardenclubs.com