



# BC COUNCIL OF GARDENS CLUBS INSURANCE PROGRAM

## DO WE QUALIFY?

To qualify for commercial general liability insurance, the group 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 you pay will depend on your insurance needs and the coverage will be in effect from January 1st @ 12:01AM to January 1st @ 12:01AM (Twelve-Oh-One-AM) - 1 year.

**Insurance Policy Period:** January 1 to January 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 clubs do not fall in breach of their insurance due to late payments.

**Recommendation:** Renew your membership before January 1 to make the most of your membership renewal.

### What if I am late in renewing? Can I back date coverage?

No. Backdating is not permitted. The insurance company cannot insure you for a date that has already passed. This means, the date you renew your membership and pay for your insurance is the date your insurance coverage will start. For example, if you renew and pay on June 1<sup>st</sup>, your coverage will start on June 1<sup>st</sup> and expire on January 1<sup>st</sup> (less than 1 year). No backdating is another reason you should try your best to renew your membership by January 1<sup>st</sup> so that you maximize the fees you are paying.

## WHY LIABILITY INSURANCE?

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

## WHO IS INSURED?

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

## ACTIVITIES COVERED

The commercial general liability policy will extend to your garden club'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:** \$5,000,000

**Deductible:** \$1000

The policy will pay those sums that the insured (your club) 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 your operations or actions.

Coverage includes your legal liability for injury to participants.

*Note: The total liability limit to \$5,000,000 is available for purchase.*

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.



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## 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 Garden Club 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**

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## EXCLUSIONS (NO COVERAGE)

### Medical Expenses

- There is no coverage for medical expenses you incur as a result of you getting injured while participating in club 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)
- 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?

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