

Effective, May 1<sup>st</sup>, 2015

## SUMMARY OF INSURANCE (Canada)

Coverage depends on the actual facts of each case and the terms conditions and exclusions of the policy. For a complete description of the scope and limitations of coverage, you may request a copy of the policy from the Optimist headquarters.

**Named Insured:** Optimist International, Optimist International Canada, Optimist International Foundation, Canadian Children's Optimist Foundation, Optimist Districts, Optimist Clubs, Member Club Foundations, Optimist International Youth Programs Foundation, Inc., Youth Clubs (including Junior Optimist, Octagon, & Collegiate), and Club Members.

### GENERAL LIABILITY INSURANCE (Canada)

Policy Term	Policy Number	Insurer	Limits of Liability	Type of coverage
From May 1 <sup>st</sup> , 2015 to May 1 <sup>st</sup> , 2016	E1583107	Lloyd's Underwriters	CAN\$ 11,000,000 CAN\$ 11,000,000 CAN\$ 11,000,000 CAN\$ 11,000,000 CAN\$ 2,000,000 <b>CAN\$ 1,000</b>	Per Occurrence Products/Completed Operations Personal & Advertising Injury FPQ # 6 Non-Owned Automobile Abuse or Molestation <b>Deductible per Occurrence</b>

### DIRECTORS & OFFICERS LIABILITY (Canada)

Policy Term	Policy Number	Insurer	Limits of Liability	Type of coverage
From May 1 <sup>st</sup> , 2015 to May 1 <sup>st</sup> , 2016	E1583107	Lloyd's Underwriters	CAN\$ 5,000,000 CAN\$ 5,000,000	Per Occurrence By Endorsement to General Liability limited to the Directors & Officers only <b>Designated Limit provided to each Club</b>

#### MAJOR EXCLUSIONS :

- Any Premises owned in the name of any Optimist Club, Subsidiary Entity or Extended Named Insured. *(See Typical Questions & Answers Section for more details);*
- Usage of motorized vehicles : racing, speeding, demolition or stunting activity, including aircraft, hot air balloons, motorcycles, or watercraft;
- Club Members as participants to an activity;
- Asbestos;
- Workers Compensation or Employers Liability.

For more specific information, please contact:



**UNIVESTA Cabinet en assurance de dommages et en services financiers**  
3925, Rachel Street, # 100, Montreal (Quebec) – H1X 3G8  
**Toll free:** 1-855-864-8378, ask for Lucie Gibeau – **Fax:** 514-899-5378  
**E-mail:** [optimist@univesta.ca](mailto:optimist@univesta.ca) – **Website:** [www.univesta.com](http://www.univesta.com)

## TYPICAL QUESTIONS AND ANSWERS

The scenarios summarized below are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions, and exclusions of the policy. For a complete description of the scope and limitations of coverage, you may request a copy of the policy from the Optimist headquarters.

### Liquor

#### Q. What is Liquor Legal Liability?

A. Liquor Legal Liability provides coverage for Bodily Injury or Property Damage for which you may become legally liable as the result of contributing to a person's intoxication. This type of coverage is available on a separate policy for those "in the business of manufacturing, selling, serving or furnishing alcoholic beverages" for a fee or in some cases if a license is required for the activity. This is not covered by the Commercial General Liability (CGL) policy.

#### Q. Does this policy cover the sale of alcoholic beverages?

A. In a limited sense, yes, but see response to question below.

#### Q. What is host liquor liability?

A. The CGL policy provides host liquor liability for those businesses that are not "in the business of manufacturing, selling, serving or furnishing alcoholic beverages." It provides protection against bodily injury and property damage suits brought by parties injured as the result of an intoxicated guest who was served alcohol at an event your Club sponsored.

### General Coverages

#### Q. Is there Medical Payments coverage for an accident at an Optimist sponsored event regardless of negligence?

A. Yes. Medical Payments coverage is provided by this policy; however, any injury should be promptly reported to Univesta so that we have advance notice should it turn into a suit later. See claim reporting procedures below.

#### Q. Is an injury to a non-member caused by an Optimist member assisting on an Optimist project covered?

A. Yes, there may be coverage if there is legal liability resulting from negligence by the Club or Club member.

#### Q. Are workers' compensation benefits provided?

A. No. Clubs would need to purchase separate policies for this.

#### Q. Our Club owns a refreshment trailer from which we sell food and beverages at fairs, carnivals, picnics or other functions. Does our policy cover this?

A. Products Liability for the sale of food and beverages may be covered but the policy affords no coverage for the refreshment trailer itself.

### Bodily Injury

#### Q. Is this an Accident Medical policy?

A. No. This policy covers bodily injury as a result of negligence. If your club is interested in obtaining Accident Medical coverage, please contact our office to further discuss.

### Property

#### Q. Is there coverage for damage to Optimist owned property?

A. No.

### Examples of Types of Events that may be Covered or Not Covered

#### Q. If our Club contracts with others to conduct a special event, does this policy protect us?

A. Yes, subject to the exclusions and conditions of the policy. Professional show participants are not covered. It is strongly recommended for the Club to request additional insured status on the policies of those you contract with.

#### Q. If an Optimist club hires an outside vendor to provide professional service for an Optimist event will the Optimist policy extend coverage to the vendor?

A. No. The vendor should have their own coverage in place and a proof of insurance should be required.

#### Q. Are athletic events, picnics, parades, pancake days, dances, contests and similar activities covered for claims arising out of injury to the public?

A. Yes, subject to the exclusions and conditions of the policy and when there is legal liability resulting from the Optimist club's negligence.

#### Q. Is my Club covered for sponsoring or organizing an athletic league or team, such as Tri-Star Program, baseball, football, hockey, etc.?

A. Yes, you may be covered for any athletic activities, except direct injury to any member of an Optimist Club or any boxing events. But, coverage only applies when there is legal liability resulting from negligence of the Optimist club.

#### Q. My Club is co-sponsoring an event. Is my Club covered in such an activity?

A. Yes, if your club is found legally liable. The General Liability coverage applies to Optimist sponsored and directly controlled activities. It's recommended that your club confirm the other sponsoring organizations have appropriate coverages.

#### Q. If my Club owns a BMX track, a Clubhouse or any other type of property does this policy cover those locations?

A. No, as a property that is owned by your Club, this location is specifically excluded from coverage by the policy. You must get your own premises liability coverage for this location. However, there may be coverage for Optimist sponsored events at the owned premises.

**All claims, incidents or notices of a loss regardless of severity or location must be reported to the Univesta as soon as the Club is made aware. Any delay could result in denial of the claim. Please submit your claim by :**

E-mail : [optimist@univesta.ca](mailto:optimist@univesta.ca)

Fax : (514) 899-5378

Phone : 1-855-864-8378

Mail : Univesta Assurances, c/o : Optimist Team

3925, Rachel Est Street, # 100, Montreal (Quebec) – H1X 3G8