

Extensions of Coverage

PROPERTY

- **Automatic re-instatement** of coverage after a loss.
- **60-day notice** of cancellation (except for non-payment).
- **Full off-premises** coverage (subject to a locked vehicle warranty).
- \$100,000 coverage on Short Term (Less than 30 days) **Rented Equipment** (Subject to a \$10,000. deductible.)
 - * Lower deductibles are available
- **Leased Equipment** can be insured at Full Replacement Cost if the equipment is subject to a "Buy Out" option.
- Equipment lessors are automatically included as **LOSS PAYEES** and **ADDITIONAL INSUREDS** (liability)
- Ten (10) day **notice of intent to subrogate**.
- 60-day / \$250,000 automatic coverage on **newly acquired property & equipment**.
- Full coverage on **antennae, signs, and glass**.
- Modified **Curling Stones Pair & Set** clause.
- **Earthquake** coverage (deductible 5%, minimum \$100,000); (deductible 10%, minimum \$250,000 in some areas of Quebec & British Columbia)
- **Flood** coverage (deductible \$25,000.); (*deductible \$50,000 in Quebec*)
- **By-Laws** coverage (maximum 10% of the P.O.E.D. limit).
- Consequential **frozen food loss** is covered, including off-premises power interruption caused by an insured peril.
- \$20,000 **Food Contamination** Expense
- **Voluntary Parting** – Up to \$5,000 coverage for loss of merchandise as a result of conversion, cons and scams.
- **Sewer back-up** endorsement is included (\$2,500 minimum deductible).
- **Collapse due to Weight of Ice & Snow** is covered. (Subject to a \$10,000. minimum deductible on losses to buildings other than the main clubhouse.)
- **Foundations, Roads, Driveways and Parking Lots** , may be included or excluded at the Club's option.

- **Liquor & Tobacco** products included.
- \$100,000 **PROFITS No-co.** form, 90 day Ordinary Payroll, 24 month Indemnity, 33% limit per 30 day period, 4 week Civil Authority, and 25% (max. \$100,000.) Contingent is included. Increased coverage is available.
- \$50,000 **Extra Expense** coverage.
- \$50,000 **Accounts Receivable** coverage.
- \$50,000 max. **Business Travel Accident** coverage.
- \$25,000 **Valuable Papers** coverage.
- \$10,000 Limited coverage on **Ornamental Landscaping** (maximum \$1,000 per item).
- \$100,000 on **Professional Fees** (excluding public adjusters).
- \$10,000 / event - \$1,000 / person on **Personal Effects of Officers and Employees.**
- \$10,000 **Lock & Key** replacement after an insured loss.
- \$25,000 on **Fire Department** charges.
- \$10,000 aggregate, **Arson, Theft, & Vandalism Reward.**
- \$25,000 **Hand tools** automatically covered.
- \$50,000 **Land or Water Pollution Clean-Up** Coverage
- **Comprehensive Machinery Breakdown** – Comprehensive accidental machinery breakdown (boiler & machinery coverage) is included at every owned Curling Club policy. (Optional coverage is available for non-owner clubs.
- **Jurisdictional Inspections** – Tri-annual inspections of ammonia cooling systems as required by Provincial Law are included at no additional cost.
- **Waste Removal** – up to \$25,000. to remove wastes illegally dumped on the Club's premises.

Extensions of Coverage

LIABILITY

- All declared **Premises and Usual Operations** of a curling club.
- **\$2,000,000.** standard limit.
- **Excess Limits** available up to \$15 million
- **Punitive Damages** - liability protection is not limited to "Compensatory Damages" only. (Excluding U.S.A. jurisdictions.)
- **Products and Completed Operations.**
- **Personal Injury** - including **Humiliation & Discrimination**
 - including **Membership Cancellation or Refusal**
 - including **P.I.P.E.D.Act** claims
 - excluding **Wrongful Dismissal**
- **Mental Anguish** included as a bodily injury.
- \$ 2,000,000. **Host Liquor** liability. (\$200,000. limit if proper loss control measures are not in place.)
- \$1,000 **Property Damage/Bodily Injury Deductible**, unless otherwise stated.
- \$50,000 **Contingent Employer's Liability / Employer's Liability.** (Limit includes Legal Defence Costs.)
 - * Higher limits of coverage are available.
- **Employees and Volunteers** as additional insureds.
- **Curling Coaches & staff** as additional insureds.
- **Non-Owned Automobile** endorsement.
- **Damage to Hired Automobiles** - \$2,500 deductible).
- **Blanket Contractual** liability (30-day reporting clause).
- Extended motorized vehicle coverage for **Mobile Equipment.**
- **Hook Liability** extension.
- **Sudden & Accidental Pollution** coverage. (7 day discovery & reporting)
- **Cross Liability** clause.

- **Intentional Injury** to protect persons or property.
- **Employee Benefits** liability (\$1,000. deductible)
- **Voluntary Medical Payments** - \$10,000 per person - \$25,000 per event
- **Voluntary Compensation & Weekly Indemnity for Employees** injured on the job.
- **Voluntary Compensation & Weekly Indemnity for Members** injured at any curling club in the world.
- **Voluntary Compensation & Weekly Indemnity for Guests** injured at the Club.
- **10 Day Notice of Intent to Subrogate** against members or guests.
- \$1,000,000 **Tenant's Legal Liability** (\$1,000. deductible) *Increased limits available.
- \$10,000 **Legal Liability** for members' & guests' property (other than items in Storage) (\$1,000 deductible) - maximum limit of \$5,000. per person.
* Bailee's Legal Liability coverage for property in storage is available.
- \$25,000 aggregate **Investigative & Legal Expense Reimbursement** (90% Participation Clause) including "**Criminal Charges & Environmental Impairment**", if found not guilty.

DISCLAIMER:

This summary of coverage is provided for convenience and general information purposes only. The Summary of Benefits does not form part of the contract of insurance and provides no rights to any parties. For actual terms and conditions of the coverage provided reference must be made to the policy wordings. If any term or condition contained herein contradicts any term or condition of the policy document, then the policy document shall prevail.