



# CANADIAN NATIONAL SPORTSMEN'S INSURANCE PROGRAM

## 2024 - 2025 Summary of Coverage

### Rating Definitions

Regular & Senior Membership – Full rate

Family Membership: 2 Adults – Full rate each

Children under the age of 19 and residing at home – included

Junior Membership: Children under the age of 19 – full rate

Following is a list of coverages and features that will be covered under each option. The coverages outlined are subject to all the terms, conditions and exclusions of the Master Policy.

### Commercial General Liability

(Check the Rating Form for limits)

#### COVERAGE FEATURES:

Liability provides coverage against third party claims for bodily injury and property damage for which the Insured is legally liable.

- ◆ Club premises
- ◆ Fund raising
- ◆ Skeet, Trap or Sporting Clay at Club premises
- ◆ Club Rentals
- ◆ Guest Passes
- ◆ Fishing derby
- ◆ Bird monitoring
- ◆ Wilderness watch patrols
- ◆ Club meetings
- ◆ Indoor/Outdoor ranges
- ◆ Archery at Club premises
- ◆ Hunting and Fishing Activities
- ◆ Special Events
- ◆ Conservation projects
- ◆ Game counts

### Tenants Legal Liability (Broad Form)

(Included when you purchase Commercial General Liability)

#### COVERAGE FEATURES:

Legally obligated to pay damages because of “property damage”

- ◆ To premises rented to you or occupied by you

### Excess Personal Liability For Your Individual Club Members

(Included in the specific option you choose with the purchase of Commercial General Liability)

#### COVERAGE FEATURES:

Legal liability for unintentional bodily injury or property damage arising out of your personal actions from the following activities being excess personal liability

- ◆ Fishing
- ◆ Lawful shooting at a range
- ◆ Use or the ownership of a watercraft up to 26 feet in length with motors of not more than 100 h.p.
- ◆ Hunting
- ◆ Archery at a range

### Non Profit Directors' & Officers' Liability Insurance

(Included in the specific option you choose with the purchase of Commercial General Liability)

#### COVERAGE FEATURES:

Provides protection to directors and officers of a club for their legal liability as a result of a claim against them for wrongful acts committed in their role as a Director or Officer

- ◆ Provides coverage for third party financial losses which the director or officer is legally obligated to pay.
- ◆ Provides payment of defense costs even if the lawsuit is groundless, false, or fraudulent
- ◆ Sources of legal action: Competitors, employees, class action suits, other third parties such as members