

SHORT EXPLANATION OF COVERAGES AVAILABLE FOR ARCHERY CANADA PROVINCIAL OFFICES, CLUBS, SCHOOLS

This program is being provided for all Archery Canada Provincial Offices and their clubs/schools described hereinafter as “Insured” and/or “Organization”. As in previous years, we are providing the following details for your easy reference. Note that the rates have not increased for the 2019-2020 policy period **with the exception of Section A as additional coverages were added to the policy (See PROPERTY INSURANCE (SECTION A) for details.**

PROPERTY INSURANCE (SECTION A):

This section provides coverage against “Broad Form” of direct physical loss of or damage to the Insured’s property. This would include office furniture, archery equipment, audio and/or video equipment, or any other property belonging to the Insured, excluding buildings. **The following coverages have been added with the following deductibles:**

Earthquake	5% or \$100,000; whichever is greater
Flood	\$25,000
Sewer Back-up	\$2,500
All Water damage	\$2,500
Any other perils	\$1,000

The coverage includes loss from fire and/or theft subject to a \$1,000 deductible in accordance with the conditions of the master policy filed with Archery Canada. Also included is coverage for equipment (owned by the Organization) which has been temporarily removed from the arena/office by a responsible person to work on the Organization’s business.

REMINDER: Replacement cost coverage is available to all Insureds, however, you must send us a schedule of insured items and their replacement values. If the total value of all property is more than \$250,000 please forward the BFL application form and the list of property to Sports@BFLcanada.ca as we must submit your file to the Insurer for approval.

REMINDER: If you own property that is located outside of your mailing location, please let us know. We will require a list of property along with the replacement values per location (complete address).

REMINDER: It is important to note that property that is borrowed or leased is not covered under this program. If you rent or borrow equipment from a third party, it is important to submit a list of the property as well as the replacement values and provide the name of the entity to whom this property belongs. BFL will then contact you to advise you of the additional premium payable. You can send this information to Sports@BFLcanada.ca. **Note that you must have property insurance with us for your organization in order to be able to add rented or borrowed items.**

EXTRA EXPENSE (SECTION B):

If the location where you operate is damaged due to an insured loss, it would mean more than likely that you will be obliged to continue your business at another location which would create extra expenses for your organization. Such expenses would be things such as renting space, installation of a phone system, etc. This insurance would cover these types of expenses that are over and above your normal monthly costs.

VALUABLE PAPERS (SECTION C):

This is an “all risk” coverage that covers costs for research in order to reconstruct damaged records due to a covered loss as well as the replacement costs of paper and transcription.

The term “valuable papers” applies to documents that were written, printed or inscribed such as books, maps, films, drawings, abstracts, mortgages and manuscripts.

DISHONESTY INSURANCE (SECTION D):

This section provides coverage for Organizations who may fall victim to their funds being stolen by an employee or volunteer, who is part of the Organization and who may have access to the Organization's funds. Kindly note that the coverage for \$5,000 per occurrence limit is subject to a \$1,000 deductible, whereas the coverage for \$10,000 occurrence limit is subject to a \$1,000 deductible.

MONEY & SECURITIES (BROAD FORM) (SECTION E):

Your organization may have access to moneys collected from members or through fund raising events. This money can be insured against a hold-up or a break-in at the home of the custodian. This coverage can be very important, as it is not always possible to make bank deposits immediately following a fundraiser and such a loss could have a serious effect on Organization's operations. This form provides coverage against money & securities on a 24-hour basis against the perils of theft, burglary, hold-up and fire. Coverage is limited to \$10,000 however should you require a higher limit, please contact our office.

ELECTRONIC DATA PROCESSING (SECTION F):

This coverage applies to the Organization's computer, software and data and includes the extra expenses to reconstitute lost information as a result of a covered loss. The coverage has been extended to cover computer equipment while temporarily removed from the arena/office by a responsible person of the Organization to work on the Organization's business. The deductible applicable to this coverage is \$1,000. The deductible for the theft of laptops is \$2,000.

LEGAL EXPENSE INSURANCE - FOR NON-PROFIT ENTITIES ONLY (SECTION G):

This insurance provides telephone legal assistance. A toll free number will give you access to a team of lawyers specializing in preventive law. If a legal issue should arise, you may obtain legal advice at no charge. The number of calls you are entitled to make is unlimited.

In cases where you require more direct legal involvement, this insurance will provide you with financial assistance to find an amicable or judicial solution to legal disputes. This insurance covers only legal fees or judicial costs and does not provide coverage for damage. The policy limit is \$5,000 per claim with an annual limit of \$10,000. You must contact the Insurer before you appoint a lawyer to represent you.

PLEASE BE CERTAIN TO INDICATE ALL COVERAGES YOU WISH TO PURCHASE ON THE BFL APPLICATION FORM.



BFL APPLICATION FORM/INVOICE
ARCHERY CANADA – Clubs, schools
 January 1st, 2020 to January 1st, 2021

Organization Name:	Contact Person:	Region/Club/School #:
Address of Entity (No., Street, P.O. Box, Suite)	City	Province
Daytime Telephone No.	Fax No.	Email:

SIGNATURE: _____

DATE: _____

Use a separate sheet to list all Claims within the past 3 years (if any) Yes No

SECTION A - PROPERTY (EXCLUDING BUILDINGS) \$ _____ Multiplied by _____ .65% = _____ <small>(Replacement Cost Value of all Property owned – (max: \$250K) Rate – Minimum: \$350)</small> <i>* For replacement cost coverage, you must attached a schedule of items along with their replacement values.</i>	\$ _____ Premium								
SECTION B – EXTRA EXPENSE _____ Limit X 1%	\$ _____ Premium								
SECTION C – VALUABLE PAPERS _____ Limit X 0.15%	\$ _____ Premium								
SECTION D - DISHONESTY OF VOLUNTEERS, HELPERS OR EMPLOYEES Choose One (a) \$5,000.00 Limit = \$79.00 Flat Premium Deductible \$1,000 (b) \$10,000.00 Limit = \$100.00 Flat Premium Deductible \$1,000	\$ _____ Premium								
SECTION E - LOSS OF MONEY AND SECURITIES - BROAD FORM Calculate: _____ at \$70.00 per \$1,000 of Insurance = _____ <small>Amount of Insurance</small>	\$ _____ Premium								
SECTION F - ELECTRONIC DATA PROCESSING EQUIPMENT (EDP) Computers \$ _____ + \$ _____ = \$ _____ @ \$2.50 per \$100 of Insurance <small>Value of Hardware Value of Software Total Value:</small> Laptops \$ _____ + \$ _____ = \$ _____ @ \$4.00 per \$100 of Insurance <small>Value of Hardware Value of Software Total Value:</small>	\$ _____ Premium								
SECTION G – LEGAL EXPENSE INSURANCE (Non Profit Entities Only) Limit: \$5,000 (See Rate Structure – Form A) = _____	\$ _____ Premium								
To be returned: 1. BFL Application Form 2. Legal Expense Rate Structure Form A (if coverage is required). 3. Premium Payment ❖	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">TOTAL PREMIUM (MIN \$350):</td> <td style="width:30%; text-align: right;">\$ _____</td> </tr> <tr> <td>ADMINISTRATION FEE</td> <td style="text-align: right;">\$ 50.00</td> </tr> <tr> <td>SUB TOTAL (PREMIUM + FEE)</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>GRAND TOTAL: (SUB-TOTAL + TAX (depending on province))</td> <td style="text-align: right;">\$ _____</td> </tr> </table>	TOTAL PREMIUM (MIN \$350):	\$ _____	ADMINISTRATION FEE	\$ 50.00	SUB TOTAL (PREMIUM + FEE)	\$ _____	GRAND TOTAL: (SUB-TOTAL + TAX (depending on province))	\$ _____
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GRAND TOTAL: (SUB-TOTAL + TAX (depending on province))	\$ _____								

****Original required, do not send by email or fax. Thank you**

❖ Premium must be made payable to: **BFL CANADA Risk and Insurance Inc. Att: Sports Division;**
 2001 McGill College, Suite 2200, Montreal, Quebec, H3A 1G1

FORM A

RATE STRUCTURE LEGAL EXPENSE INSURANCE FOR REGISTERED ARCHERY CANADA NON-PROFIT ENTITIES (2019-20)

ORGANIZATION'S GROSS REVENUES	LIMIT	<input type="checkbox"/>
	\$5,000 per claim	<input type="checkbox"/>
	\$10,000 per year	<input type="checkbox"/>
LESS THAN \$25,000.	\$50	<input type="checkbox"/>
\$25,001. TO \$50,000.	\$62	<input type="checkbox"/>
\$50,001. TO \$100,000.	\$75	<input type="checkbox"/>
\$100,001. TO \$200,000.	\$87	<input type="checkbox"/>
\$200,001. TO \$300,000.	\$99	<input type="checkbox"/>
\$300,001. TO \$400,000.	\$112	<input type="checkbox"/>
\$400,001. TO \$500,000.	\$124	<input type="checkbox"/>
\$500,001. TO \$600,000.	\$136	<input type="checkbox"/>
\$600,001. TO \$700,000.	\$149	<input type="checkbox"/>
\$700,001. TO \$800,000.	\$161	<input type="checkbox"/>
\$800,001. TO \$900,000.	\$174	<input type="checkbox"/>
\$900,001. TO \$1,000,000.	\$186	<input type="checkbox"/>
\$1,000,001. TO \$1,200,000.	\$198	<input type="checkbox"/>
EXCESS OF \$1,200,000.	TO BE REFERRED	<input type="checkbox"/>

**IF THIS COVERAGE IS REQUIRED, PLEASE REFER TO THE BFL APPLICATION FORM AND
INDICATE THE PREMIUM PAYABLE IN SECTION G**