



1336 SANDHILL DRIVE, UNIT 4, ANCASTER, ONTARIO L9G 4V5  
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## INSURANCE OVERVIEW

### COMMERCIAL GENERAL LIABILITY/PARTICIPANT ACCIDENT

<b>Named Insured:</b>	Canadian Automobile Sport Clubs and member clubs
<b>Mailing Address:</b>	413-7250 Keele Street Concord ON L4K 1Z8
<b>Policy Period:</b>	April 1, 2023 to April 1, 2024
<b>Policy No.:</b>	SSIMS00006

Liability Limits and Deductibles	
<b>Liability Limits:</b>	\$ 5,000,000 Each Occurrence, Bodily Injury and Property Damage Liability \$ 5,000,000 Personal Injury and Advertising Injury Liability \$ 1,000,000 Tenant's Legal Liability – each location, occupied, leased or rented by insured \$ 25,000 Medical Payments \$ 5,000,000 Non-Owned Automobile Liability
<b>Participant Accident:</b>	\$ 25,000 Accidental Death and Dismemberment \$ 15,000 Excess Medical \$ 0 Excess Medical Deductible Weekly Indemnity - \$100X52 weeks, payable 8 <sup>th</sup> day
<b>Deductibles:</b>	\$ 1,000 each occurrence Bodily Injury/Property Damage \$ 1,000 property damage-SEF 94 deductible
<b>Operations:</b>	Annual Non event operations for sanction organization and member clubs. Competitive events can be included with additional premium

Coverage Details	
	<ul style="list-style-type: none"> <li>▪ Property Damage on an Occurrence Basis</li> <li>▪ Broad Form Property Damage</li> <li>▪ Blanket Contractual Liability</li> <li>▪ Personal Injury Liability including Humiliation and Discrimination</li> <li>▪ Contingent Employer's Liability</li> <li>▪ Employees as Additional Insureds</li> <li>▪ Incidental Medical Malpractice</li> <li>▪ Intentional Injury in Defense of Property</li> <li>▪ Independent Contractors</li> <li>▪ Liquor Liability</li> <li>▪ Forest Fire Fighting Expenses</li> <li>▪ Cross Liability, Severability of Interest</li> <li>▪ Injury to Participants</li> <li>▪ Any person or organization engaged in operating, managing, sanctioning, or sponsoring the covered program or providing the premise for a covered program including officials of the covered program are included as additional insured</li> </ul>


**Overview of Insurance**

**Insured:** Canadian Automobile Sport Clubs and member clubs

**Comprehensive General Liability/Participant Accident**

**Effective:** April 1, 2023 to April 1, 2024

Coverage Details
<ul style="list-style-type: none"> <li>▪ Any participant, competition vehicle owner and competition vehicle sponsor are included as additional insured</li> <li>▪ Volunteers are included as additional insured</li> <li>▪ Medical professionals added as additional insured, subject to \$300,000 limit of liability per occurrence/per aggregate</li> <li>▪ Errors and Omissions, event only, subject to \$100,000 limit of liability per occurrence/per aggregate \$2,500 deductible</li> <li>▪ Participant property damage legal expenses, subject to a limit of liability of \$100,000 per occurrence/per aggregate, \$2,500 deductible.</li> </ul> <p><b>Exclusions:</b></p> <ul style="list-style-type: none"> <li>▪ Events or activities not scheduled or not usual to your business</li> <li>▪ Fireworks and concerts</li> <li>▪ Intended or expected injury to others</li> <li>▪ Any obligation of the insured for a workers compensation, disability benefits or unemployment compensation law or similar law</li> <li>▪ Bodily injury to an employee of the insured arising out of and in the course of employment of the insured</li> <li>▪ Employment related practices, sexual harassment and discrimination</li> <li>▪ Bodily injury to any person in a restricted area from whom you have not obtained a valid release and waiver unless by inadvertent error</li> <li>▪ Bodily injury or property damage arising out of the ownership, use or operation by or on behalf of the insured of any automobile other than competition vehicles or official vehicles during a covered program while on the premises</li> <li>▪ Watercraft, Aircraft, Air cushion vehicles</li> <li>▪ Property damage to property you own, property you sell or give away, property in your care, custody and control</li> <li>▪ Property damage to property owned, leased to, rented to or used by any participant or employee when in the restricted area</li> <li>▪ Limited pollution</li> <li>▪ Nuclear liability, war and terrorism, asbestos</li> <li>▪ Exemplary and/or Punitive Damages Exclusion</li> <li>▪ Cyber Incident Exclusion</li> <li>▪ Virus, Bacteria and Contagion Exclusion</li> <li>▪ Sanction Limitation</li> <li>▪ Abuse Exclusion</li> </ul>

Insurer	Premium	Signature
Certain underwriters at Lloyds under Contract Number B6027MKLBRO202301.	See below	 Authorized Representative

March 28, 2023

**Overview of Insurance**

**Insured:** Canadian Automobile Sport Clubs and member clubs

**Comprehensive General Liability/Participant Accident**

**Effective:** April 1, 2023 to April 1, 2024

**Annual club and D&O-provides coverage for business and social meetings, promotional activities and banquet. Includes Navigational Public Road Rally and Directors and Officers coverage extension**

Premium: \$700.00 per club

**Road Racing:**

First day: \$2,380.00

Additional day/School/Test/Practice: \$675.00

**Performance Driving School/Event/Lapping/Time Attack/Solo/Ice Racing**

First day: \$675.00

Additional day: \$338.00

**Auto slalom/Autocross**

Per Day: \$175.00

**Kart Racing (we can discuss based on entry size)**

First day: \$600.00

Additional day/Practice: \$240.00

Each Certificate subject to risk management fee of \$28.25/**Premium subject to 8% pst**

Date: March 28, 2023

Per,



Kevin Besta, CIP