



1336 SANDHILL DRIVE, UNIT 4, ANCASTER, ONTARIO L9G 4V5
PHONE: 226-318-1744 FAX: 905-648-7399

INSURANCE OVERVIEW
COMMERCIAL GENERAL LIABILITY/PARTICIPANT ACCIDENT

Basic Information	
Named Insured:	Canadian Automobile Sport Clubs and member clubs
Mailing Address:	413-7250 Keele Street Concord ON L4K 1Z8
Policy Period:	April 1, 2024 to April 1, 2025
Policy No.:	SSIMS00006
Liability Limits and Deductibles	
Liability Limits:	\$ 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
Participant Accident:	\$ 25,000 Accidental Death and Dismemberment \$ 15,000 Excess Medical \$ 0 Excess Medical Deductible Weekly Indemnity - \$100X52 Weeks, payable 8 th dat
Deductibles:	\$ 1,000 each occurrence Bodily Injury/Property Damage \$ 1,000 property damage-SEF 94 deductible
Operations:	Annual Non event operations for sanction organization. Member clubs and Competitive events can be included with additional premium
Coverage Details	
	<ul style="list-style-type: none"> ▪ Property Damage on an Occurrence Basis ▪ Broad Form Property Damage ▪ Blanket Contractual Liability ▪ Personal Injury Liability including Humiliation and Discrimination ▪ Contingent Employer's Liability ▪ Employees as Additional Insureds ▪ Incidental Medical Malpractice ▪ Intentional Injury in Defense of Property ▪ Independent Contractors ▪ Liquor Liability ▪ Forest Fire Fighting Expenses ▪ Cross Liability, Severability of Interest ▪ Injury to Participants ▪ 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. ▪ Any participant, competition vehicle owner and competition vehicle sponsor are included as additional insured.

Insurance Overview


Insured Canadian Automobile Sport Clubs and member clubs

Comprehensive General Liability/Participant Accident

Effective April 1, 2024 to April 1, 2025

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

This quote has been based on the information you provided to us and on which we have relied and is subject to the terms and conditions of the policy forms. In the event the information provided to the underwriters /insurers is not complete and accurate, it may allow the underwriters/insurers to avoid liability on a particular claim or to void the policy entirely. If any material information has been excluded or if any of the information provided is inaccurate please advise us immediately in order that we can seek revised terms with the underwriters.

Insurer	Premium	Signature
Certain underwriters at Lloyds under Contract Number B6027MKLBRO202401	See below	 Authorized Representative

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Premium Summary	
Inception Liability	\$ 850.00
Participant Accident	\$ To be added with clubs and events
Provincial Sales Tax	\$ 68.00
Risk Management Fee*	\$ 100.00
*Subject to applicable GST/HST	\$ 13.00
Payment Due	\$ 1,031.00

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: \$750.00 per club

Road Racing:

First day: \$2,475.00

Additional day/School/Test/Practice: \$705.00

Performance Driving School/Event/Lapping/Time Attack/Solo

First day: \$705.00

Additional day: \$355.00

Ice Racing

One day: \$705.00

Under 30 entries/Additional day: \$355.00

Auto slalom/Autocross/Icecross-Per Day: \$190.00

Each Certificate subject to risk management fee of \$28.25

March 22, 2024



**Kevin Besta, CIP
Managing Partner
Motorsport**

Signature to Accept

date