



1336 SANDHILL DRIVE, UNIT 4, ANCASTER, ONTARIO L9G 4V5
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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, 2025 to April 1, 2026
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 day
Deductibles:	\$ 1,000 each occurrence Bodily Injury/Property Damage \$ 1,000 property damage-SEF 94 deductible
Operations:	Annual Non event operations for sanction organization and 27 Member clubs. Competitive events 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, 2025 to April 1, 2026

	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 aggregateErrors and Omissions, event only, subject to \$100,000 limit of liability per occurrence/per aggregate, \$2,500 deductibleParticipant property damage legal expenses, subject to a limit of liability of \$100,000 per occurrence/per aggregate, \$2,500 deductibleExclusions:<ul style="list-style-type: none">Events or activities not scheduled or not usual to your businessFireworks and concertsIntended or expected injury to othersAny obligation of the insured for a workers compensation, disability benefits or unemployment compensation law or similar lawBodily injury to an employee of the insured arising out of and in the course of employment of the insuredEmployment related practices, sexual harassment and discriminationBodily injury to any person in a restricted area from whom you have not obtained a valid release and waiver unless by inadvertent errorBodily 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 premisesWatercraft, Aircraft, Air cushion vehiclesProperty damage to property you own, property you sell or give away, property in your care, custody and controlProperty damage to property owned, leased to, rented to or used by any participant or employee when in the restricted areaLimited PollutionNuclear liability, war and terrorism, asbestosExemplary and/or Punitive Damages ExclusionCyber Incident ExclusionVirus, Bacteria and Contagion ExclusionSanction LimitationAbuse Exclusion

Insurer	Premium	Signature
Certain underwriters at Lloyds under Contract Number B6027MKLBRO202501	See below	 Authorized Representative

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Effective April 1, 2025 **to** April 1, 2026

Premium Summary	
Inception Liability	\$ 20,875.00
Inception Participant Accident	\$ 700.00
Provincial Sales Tax	\$ 1,726.00
Risk Management Fee*	\$ 100.00
*Subject to applicable GST/HST	\$ 13.00
Payment Due	\$ 23,414.00

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- Included with inception premium

Road Racing:

First day: \$2,485.00

Additional day/School/Test/Practice: \$735.00

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

First day: \$735.00

Additional day: \$365.00

Ice Racing

One day: \$735.00

Under 30 entries/Additional day: \$365.00

Auto slalom/Autocross/IceX

Per Day: \$210.00

Each Certificate subject to risk management fee of \$26.25

February 11, 2025



Kevin Besta, CIP
Managing Partner
Motorsport