



## **Facts about your BCWF Insurance coverage for 2021**

This is an overview of the individual member's Excess Third Party Liability Insurance coverage only. **If you require further information, please contact CapriCMW Insurance directly at 1-888-818-5821.** The certificate on the reverse side of this page is dated; a new copy can be downloaded on our website on Jan. 1<sup>st</sup> of each year to be used with your BCWF Personalized Membership Card or affiliated Club Member Card.

If your Club insures with the BCWF / CapriCMW Insurance program, or if you are a Direct or Life Member of the BC Wildlife Federation, you have individual Excess Third Party Liability coverage up to a limit of \$2,000,000. BCWF members are also eligible to receive **exclusive discounted rates** for full Recreational Third Party Liability & Property insurance for their ORVs. Please visit <http://offroad.capricmw.ca/> for a quote or call CapriCMW Insurance at **1-888- 818-5821** and identify yourself as a BC Wildlife Federation member.

## **What is Excess Third Party General Liability coverage?**

Excess Third Party Liability (ETPL) provides an additional layer of protection to supplement any personal liability you may carry for your "outdoor activities". In addition, this policy will provide primary coverage for covered "outdoor activities" where no other personal insurance applies. "Outdoor Activities" of an eligible member of the BC Wildlife Federation are specifically hunting, fishing, lawful shooting, archery, camping, hiking. **Please see below regarding coverage for ATVs, ORVs, and snowmobiles.**

ETPL insures against your Legal liability for unintentional bodily injury or property damage to someone other than yourself or your property and arising out of your personal actions. This coverage **does not** include accident benefits, so if members injure themselves during outdoor activities; this policy does **not** provide that coverage; it applies only to third parties.

## **Where does this coverage apply?**

The BCWF Excess Third Party Liability insurance covers a valid member of BCWF, anywhere in North America. For example, you can hunt in Alberta or shoot at a range in Washington State.

## **Examples of what is not covered by Excess Third Party Liability insurance?**

Losses arising from;

- Use, ownership or operation of any automobile or aircraft; Intentional injury or property damage;
- Business activities of any type; Any personal activity not specifically named in the policy documents.
- Property damage to your own property or property of others in your care, custody or control.
- Environmental impairment or pollution; Forest Fire Fighting Expenses;

## **ATVs, ORVs, and Snowmobiles**

**Please Note:** BCWF Members are eligible to purchase a specially discounted "Recreational Use" \$1 million liability policy for all personal & recreational use of their ATV or other Off Road Vehicle.

**Contact: CapriCMW Insurance Outdoor** at 1-888-818-5821 or email [outdoor@capricmw.ca](mailto:outdoor@capricmw.ca) for more details. Full details are available in the Membership section of the BCWF website: [www.bcdf.bc.ca](http://www.bcdf.bc.ca). Or go directly to <http://offroad.capricmw.ca/> where you can obtain a quote and purchase ORV liability and physical damage insurance online.

# Certificate of Insurance

This certificate is valid only when presented with a current BCWF Membership Card or a valid Affiliated BCWF Club Membership Card.

## INSURED:

B.C. Wildlife Federation and Members in Good Standing

## POLICY TERM:

December 31, 2020 to December 31, 2021 at 12:01 a.m.

## COVERAGES AND LIMIT OF LIABILITY:

|                                     |   |
|-------------------------------------|---|
| <b>Commercial General Liability</b> | <p>\$5,000,000 Each Occurrence Limit<br/>\$5,000,000 Products/Completed Operations Aggregate Limit<br/>\$5,000,000 Personal and Advertising Liability Aggregate Limit<br/>\$2,000,000 Employee Benefits Liability Limit (claims made)<br/>\$100,000 Pollution Liability Coverage Extension<br/>\$25,000 Medical Expense Limit any one accident<br/>\$1,000,000 Tenants Legal Liability<br/>\$5,000,000 Non-Owned Automobile Insurance</p>   |
| <b>Personal Excess Liability</b>    | <p>\$2,000,000 Each Occurrence Limit for Individual Members<br/>Excess Personal Liability for licensed individual members while engaged in,<br/>i. hunting &amp; angling activities,<br/>ii. associated B.C. Wildlife Federation activities such as hiking and camping,<br/>iii. shooting at competitions or for recreation at Gun Clubs,<br/>iv. archery at a range,<br/>v. the use or the ownership of a watercraft up to 12 meters in length (excluding passenger hazard) and a horsepower (hp) maximum of 100, while engaged in (i)</p> |

## DEDUCTIBLE:

\$1,000 On Bodily Injury/Property Damage/Expense; \$1,000 On Tenants Legal Liability

## INSURER/POLICY NUMBER:

**Insurer:** Markel Canada

**Policy Number:** CAS579608-01

This certificate contains a clause that may limit the amount payable. This certificate of Insurance neither affirmatively nor negatively amends, extends or alters the coverage afforded by the policies scheduled herein. It is furnished as a matter of information only, confers no rights upon the holder and is issued with the understanding that the rights and liabilities of the parties will be governed by the original policy or policies as they may be lawfully amended by endorsement.

**Issued at:** Kelowna, British Columbia

**CapriCMW Insurance Services Ltd.**



Zach Schwingenschloegl  
Insurance Broker

