

Canadian 4-H
Directors' & Officers' Liability
Fact Sheet



COVERAGES AND LIMITS

\$2,000,000	Each Claim – Claims Made
\$5,000,000	Shared Aggregate – Claims Made
\$0.00	Deductible

Directors' and Officers' Liability:

Protect you, your directors, officers and your organization from allegations of negligent acts. You are protected from these threats whether they have merit or not.

Claims Made Policy:

Coverage trigger is the date when the claim (as result of bodily injury or property damage whenever it occurred) is made. The policy in place at that time applies.

Insured:

The entity and any individual who was, is or shall be a director, officer, trustee, employee, volunteer or member of any duly constituted committee of the entity. A volunteer can be defined as someone who gives freely to work and who is not remunerated for said work.

The definition of insured has been expanded to include all boards at all levels within the provinces without requirement for each sub-board to be listed on the policy.

What to do in the event of a Claim? Your first step would be to contact the provincial or national office for information on claims reporting procedures. In case of an 'after hours' emergency please contact BFL CANADA Risk and Insurance Services Inc., at 1-888-244-6709 or 613-722-7798 to report the incident immediately.

INSURANCE QUESTIONS AND ANSWERS

- Q. How much is coverage for?
- A. \$2,000,000 per claim however there are exclusions to the insurance policy. It is important that all parties involved understand that the \$5,000,000 Aggregate limit is shared by all participating 4-H Councils/Foundations and regional/district boards that fall under the provincial councils.
- Q. Is there coverage if 4-H is brought into a suite because a spectator was injured at an event?
- A. No. Bodily Injury and Property Damage Claims are excluded under this policy as these types of claims are covered by the Commercial General Liability Policy currently in place.
- Q. Where are the directors and officers covered?
- A. The policy responds to claims that are first brought forward in Canada.