

# Certificate of Insurance

## INSURED:

B.C. Wildlife Federation and Spruce City Wildlife Assoc.

## POLICY TERM:

December 31, 2019 to December 31, 2020 at 12:01 a.m.

## COVERAGES AND LIMIT OF LIABILITY:

<b>Commercial General Liability</b>	\$5,000,000 Each Occurrence Limit \$5,000,000 Products/Completed Operations Aggregate Limit \$5,000,000 Personal and Advertising Liability Aggregate Limit \$2,000,000 Employee Benefits Liability Limit (claims made) \$100,000 Pollution Liability Coverage Extension \$2,000,000 Forest and Prairie Protections Acts Expenses Extension \$25,000 Medical Expense Limit any one accident \$1,000,000 Tenants Legal Liability \$5,000,000 Non-Owned Automobile Insurance \$20,000,000 Policy General Aggregate	<b>Deductible:</b> \$1,000 On Bodily Injury/ Property Damage/ Expense/Tenants Legal Liability
<b>Directors &amp; Officers Management Liability</b>	\$2,000,000 D&O, Company Reimbursement, Employment Entity Liability, Fiduciary Liability and Entity Cover; Pollution Defense Costs; Sub-limit Extensions: \$500,000 Inquiry Costs, \$500,000 Occupational Health and Safety Costs, \$250,000 Public Relations Costs, \$25,000 Assets and Liberty Costs. \$5,000 Civil Fines and Civil Penalties, Advancement of Defense Costs	<b>Deductible:</b> \$0.00
<b>Accidental Death &amp; Disability</b>	\$100,000/\$1,000,000 Aggregate Limit of Indemnity \$10,000 Repatriation \$10,000 Accidental Medical/Hospital Expenses \$5,000 Accident Dental Indemnity \$400 Weekly Accident Indemnity (26 weeks) \$350 Physiotherapy (Per accident) \$1,250 Aggregate \$350 Chiropractor (Per accident) \$1,250 Aggregate  <b>Who is insured:</b> Designated Employee or Volunteer of the BCWF and its Member Clubs under the age of 80.	-
<b>Personal Excess Liability</b>	\$2,000,000 Each Occurrence Limit for Individual Members	-

## INSURER/POLICY NUMBER:

**Insurer:** Everest Insurance Company of Canada

**Policy Number:** E2AT000143

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

