



COMMERCIAL GENERAL LIABILITY

Coverages are on the commercial general liability form which is designed to provide a single contract covering insurance needs relating to liability imposed by law for injuries or property damage to a third party.

Premises & Operations – Protects the insured against claims arising out of the liability imposed by law for bodily injury or property damage to a third party arising out of the insured's premises and operations
i.e. unsafe facilities, unqualified or improper supervision.

Products & Completed Operations – Provides liability for bodily injury and property damage arising out of products sold or distributed by or work completed by the insured
i.e. Operations of a concession stand resulting in food poisoning.

Contractual Liability – Covers liability expressly assumed under a written contract or agreement, however, this is not to be taken to include liability under a warranty of the fitness or quality of the named insured product or a warranty that was preformed by or on behalf of the insured will be done in a worker like manner.
i.e. you rent a photocopier and by written agreement assume the liability as if you were the owner of the copier.

Personal Injury – Extends the basic coverage to include such injuries as false arrest, detention or imprisonment, libel, slander and defamation or violation or right of privacy.

Contingent Employers – Protects against injury sustained by an employee who is normally subject to workmen's compensation and where protection is denied under the act.



Non Owned Auto Liability – Protects against negligent acts of others who are using an auto which is not owned by the insured or registered to the insured but conducting business on behalf of the insured

i.e. A car load of volunteers are driving home from a meeting and is involved in an accident. The driver is found at fault resulting in a claim against the driver as well as the association. The insurance would respond in a gross negligence situation.

Cross Liability – provides that the addition of someone as an insured to the policy does not void the insurance with respect to the claims made by one insured against the other.

i.e. Allows one association covered under the policy to sue another also insured under the same policy and would treat each of them as if they had their own policy. It also responds to individuals as well in such situations.

Incidental Malpractice – Extends to pay all sums resulting from the liability imposed by law upon the insured for loss or damage due to bodily injury, illness or death of any persons as a result of rendering immediate medical or surgical services imperative at the time such injury was sustained. Any insured rendering these services who is engaged in the medical profession is excluded.

Medical Payments – coverage to extend for medical payments for third party bodily injury caused by an accident. This coverage is paid regardless of fault. The payment is limited to \$1,000 per occurrence. It is for emergency first aid, necessary medical, x-ray and dental services.

Defense Cost – An arrangement by the insuring company to assume the cost of defending claims or suits against the insured arising from a liability situation. This is part of the \$3,000,000 limit and included in that figure.

Tenants Legal Liability – Coverage extends to rented or occupied locations by the insured. This insurance is for property damage only caused by fire, explosion, smoke, or leakage from fire protective equipment.



Liquor Related Events – Insurance will extend to liquor related liability claims that the insured becomes legally obligated to pay pending the event is sanctioned by the association and reported to the insurance company.

Advertising Liability – Coverage will extend when the insured becomes legally obligated to pay as compensatory damages because of an advertising injury while advertising the named insured goods, product or services.

Participants Liability – This coverage extends to include injury to participants while practicing, participating or assisting in any event. Should they sue the association or another member this coverage would respond to a law suit.

Directors and Officers Liability – This coverage will pay for compensatory damages on your behalf in the event your Directors and Officers are held liable for damages caused by error, mismanagement, negligent acts, misleading statements, omission or any other wrongful act that results in loss of others.

This coverage does not respond to fraudulent, illegal or criminal acts.

NOTE:

This is only a description of the insurance coverage's. All policy terms and conditions would apply. The examples and descriptions are opinions of *Henderson Insurance Inc.*

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