



## **WE'VE GOT YOU COVERED: What you need to know about OFAH member insurance coverage**

**Understanding liability insurance coverage isn't always easy. The answers are rarely black and white. Here are six things you need to know about OFAH members' excess personal public liability insurance.**

- OFAH members receive **\$5-million** in excess personal public liability insurance coverage
- OFAH membership includes a **\$5,000 Accidental Death & Dismemberment (AD&D)** policy
- OFAH members' excess personal public liability insurance coverage is **valid anywhere in Canada**
- OFAH members' excess personal public liability insurance provides **coverage for third party bodily injury or property damage claims**
- OFAH members **could still have personal public liability insurance coverage** available to them **even if criminal charges are laid** against them in connection with an approved activity (unique to OFAH membership)







## ***Looking for more information? This Q&A should help.***

### **What is Premises Liability?**

Premises Liability protects against claims or lawsuits for injury or damage caused to another party arising out of the Insured's premises, which is a covered aspect under the OFAH club program.

### **What is the difference between "Primary" and "Secondary or Excess" insurance?**

Primary Liability Insurance is the first coverage to respond to a loss up to its policy limits. Excess Liability Insurance coverage is additional limits of Insurance. This coverage is generally triggered once the Primary Liability Insurance limits have been exhausted. There are however certain circumstances where the Excess Liability Insurance may potentially drop down and become the Primary Liability Insurance under the program.

### **What does "third party bodily injury and/or property damage" actually mean – and who are the three parties?**

You may at times see Third Party Bodily Injury or Third Party Property Damage referenced. In the event of a Liability loss or incident, there are generally three parties involved. The first Party is the Insurance Company, the second party is the Insured and the third party is the party that suffered the bodily injury or property damage.

### **Why is liability insurance coverage important for individuals and clubs?**

Obtaining liability insurance is a way for you to transfer your risk you do not want to assume to another party that is willing to take it on for a premium. The reason why most people transfer risks is to avoid the financial responsibility for accidentally causing bodily injury or property damage to another person. The unfortunate fact is, the cost of liability is an unknown factor and is very difficult to predetermine due to various factors. i.e what is a life worth? etc. Depending on the situation, the financial impact to the person or organization could be detrimental if liability insurance was not obtained.

***Disclaimer: All claims are carefully reviewed and coverage applicable is subject to the individual situation, policy wordings and limits***