

# Canada's National Firearms Association

## Liability Insurance Coverage Overview



### Coverage Overview

Provides the National Firearms Association & Affiliated Clubs / Members with Commercial General Liability Coverage but only with respect to Sanctioned or Authorized Firearms Events.

Commercial General Liability insurance provides coverage for sums that the insured becomes legally obligated to pay as compensatory damages resulting from negligence of an insured party for third party bodily injury or property damage.

### COVERAGE:

Commercial General Liability - Occurrence Form

Pays on your behalf sums you may be legally obligated to pay as compensatory damages because of bodily injury or property damage to third parties.

<b>LIMITS:</b>	\$	5,000,000	Bodily Injury Property Damage - Each Occurrence
	\$	5,000,000	Products & Completed Operations - Aggregate Limit
	\$	5,000,000	Personal Injury & Advertising Injury Liability
	\$	5,000,000	Non-Owned Automobile Liability
	\$	10,000,000	Error & Omissions Liability (Directors & Officers/Wrongful Acts)
	\$	1,000,000	Tenants Legal Liability - any one premises
	\$	1,000,000	Employer's Liability
	\$	5,000	Medical Expense - any one person

**DEDUCTIBLE:** \$ 500 All Losses

### ACTIVITIES COVERED:

- Sanctioned NFA Activities including;
  - all legal hunting activities
  - all legal shooting activities
  - all legal fishing activities
  - all legal bow hunting activities
  - all legal archery activities
  - all legal re-enactment activities

### ENDORSEMENTS & EXCLUSIONS: AS PER POLICY

Please refer to the policy wording for a complete overview of coverage and exclusions.



## Description of Liability Coverage

**Bodily Injury Liability Insurance** - This coverage protects an Insured against legal action (liability) for injury to another person arising from an accident or occurrence.

**Property Damage Liability Insurance** - Protection against loss from legal action (liability) for damage to the property of others.

**Aggregate** - A limit, specified in the policy, that is the maximum total amount that the policy will pay for all losses sustained during the policy period.

**Products Liability/Products Hazard** - Liability for bodily injury or property damage, including loss of use, because of a defect in the product sold or manufactured or the liability incurred by a contractor after he has completed a job as a result of improperly performed work (Completed Operations).

**Participant Liability** - Third party insurance, which covers legal liability for damages due to bodily injury to a participant.

**Personal Injury** - Extends physical or bodily injury to include libel, slander, invasion of privacy, discrimination, false arrest, etc.

**Advertising Liability** - Legal Liability arising from a company advertising program that results in allegations of libel, slander, defamation, infringement of copyright, invasion of privacy, etc.

**Tenants Legal Liability Insurance** - Covers the liability imposed as a result of damage to premises leased, loaned or occupied by the insured.

**Employers Liability** - Provides protection for the employer for those bodily injuries sustained by employees in the course of employment, not otherwise covered under workers' compensation law.

**Non-Owned Automobile Liability** - This coverage applies to liability imposed on the Insured for bodily injury and/or property damage to a third party arising from the use of an automobile not owned or licensed in the insured's name, but used in the course of the Insured's business.

**Medical Payments** - Covers the cost of first aid treatment to a third party regardless of fault.

**Errors & Omissions/Directors & Officers (Wrongful Acts)** - Provides Errors and Omissions (Directors & Officers Wrongful Acts) coverage for those sums that the insured becomes legally obligated to pay as compensatory damages because of a 'wrongful act' to which this insurance applies. "Wrongful act" means: a. Any actual or alleged error, misstatement, or misleading statement by an insured; b. Any actual or alleged act, omission, neglect or breach of duty by an insured; A wrongful act does not include any activity or an insured who is a member of a licensed or certified profession where such activity is related to the practice of such profession, whether on a voluntary basis or otherwise.

**The description of coverage contained herein is not complete, and reference must be made to the actual terms and conditions of the applicable policy forms.**

HUB is committed to providing NFA members, with the products and services you need to properly address your risk and insurance needs.

**Contact us to start a conversation.**

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