

## Highlights

- ◆ Canadian program specifically for non-profit organization
- ◆ Directors and officers liability (\$5,000,000/ Club)
- ◆ Minimal exclusions unambiguously
- ◆ Punitive damage (\$100,000)
- ◆ Molestation and sexual abuse (\$2,000,000)
- ◆ Rating of Insurer, Lloyd's, A.M. Best A (excellent), Standards & Poors A+
- ◆ Bilingual services
- ◆ Claim adjuster in each province

**UNIVESTA**  
INSURANCE AND FINANCIAL SERVICES

**All claims, incidents or notices of a loss regardless of severity or location must be reported to the Univesta as soon as the Club is made aware. Any delay could result in denial of the claim.**

**Please submit your claim by:**

**E-mail:** [optimist@univesta.ca](mailto:optimist@univesta.ca)

**Fax:** (514) 899-5378

**Phone:** 1-855-864-8378

**Mail:**

**Univesta Assurances, c/o : Optimist Team**

**3925, Rachel Est Street, # 100**

**Montreal (Quebec) H1X 3G8**



Insurance for Canadian Optimist Clubs and Members

## Answers to your questions



**UNIVESTA**  
INSURANCE AND FINANCIAL SERVICES

This guide provides you with a summary of the principal exclusions and answers to most frequently asked questions.

## Typical Questions and Answers

### General Coverages

**Q. Is there Medical Payments coverage for an accident at an Optimist sponsored event regardless of negligence?**

**A.** Yes. Medical Payments coverage is provided by this policy; however, any injury should be promptly reported to Univesta so that we have advance notice should it turn into a suit later. See claim reporting procedures below.

**Q. Is an injury to a non-member caused by an Optimist member assisting on an Optimist project covered?**

**A.** Yes, there may be coverage if there is legal liability resulting from negligence by the Club or Club member.

**Q. Are workers' compensation benefits provided?**

**A.** No. Clubs would need to purchase separate policies for this.

**Q. Our Club owns a refreshment trailer from which we sell food and beverages at fairs, carnivals, picnics or other functions. Does our policy cover this?**

**A.** Products Liability for the sale of food and beverages may be covered but the policy affords no coverage for the refreshment trailer itself.

### Bodily Injury

**Q. Is this an Accident Medical policy?**

**A.** No. This policy covers bodily injury as a result of negligence. If your club is interested in obtaining Accident Medical coverage, please contact our office to further discuss.

### Liquor

**Q. What is Liquor Legal Liability?**

**A.** Liquor Legal Liability provides coverage for Bodily Injury or Property Damage for which you may become legally liable as the result of contributing to a person's intoxication. This type of coverage is available on a separate policy for those "in the business of manufacturing, selling, serving or furnishing alcoholic beverages" for a fee or in some cases if a license is required for the activity. This is not covered by the Commercial General Liability (CGL) policy.

**Q. Does this policy cover the sale of alcoholic beverages?**

**A.** In a limited sense, yes, but see response to question below.

**Q. What is host liquor liability?**

**A.** The CGL policy provides host liquor liability for those businesses that are not "in the business of manufacturing, selling, serving or furnishing alcoholic beverages." It provides protection against bodily injury and property damage suits brought by parties injured as the result of an intoxicated guest who was served alcohol at an event your Club sponsored.

**Q. If our Club contracts with others to conduct a special event, does this policy protect us?**

**A.** Yes, subject to the exclusions and conditions of the policy. Professional show participants are not covered. It is strongly recommended for the Club to request additional insured status on the policies of those you contract with.

### Property

**Q. Is there coverage for damage to Optimist owned property?**

**A.** No.

### Examples of types of events that may be covered or not covered

**Q. Are athletic events, picnics, parades, pancake days, dances, contests and similar activities covered for claims arising out of injury to the public?**

**A.** Yes, subject to the exclusions and conditions of the policy and when there is legal liability resulting from the Optimist club's negligence.

**Q. Is my Club covered for sponsoring or organizing an athletic league or team, such as Tri-Star Program, baseball, football, hockey, etc.?**

**A.** Yes, you may be covered for any athletic activities, except direct injury to any member of an Optimist Club or any boxing events. But, coverage only applies when there is legal liability resulting from negligence of the Optimist club.

**Q. My Club is co-sponsoring an event. Is my Club covered in such an activity?**

**A.** Yes, if your club is found legally liable. The General Liability coverage applies to Optimist sponsored and directly controlled activities. It's recommended that your club confirm the other sponsoring organizations have appropriate coverages.

**Q. If my Club owns a BMX track, a Clubhouse or any other type of property does this policy cover those locations?**

**A.** No, as a property that is owned by your Club, this location is specifically excluded from coverage by the policy. You must get your own premises liability coverage for this location. However, there may be coverage for Optimist sponsored events at the owned premises.

**Q. If an Optimist club hires an outside vendor to provide professional service for an Optimist event will the Optimist policy extend coverage to the vendor?**

**A.** No. The vendor should have their own coverage in place and a proof of insurance should be required.