

SHORT EXPLANATION OF COVERAGES AVAILABLE

As in previous years, we are providing the following details for your easy reference. These coverages are available to all Associations, Teams and Leagues described hereafter as "Insured" and/or "Organization".

PROPERTY INSURANCE (SECTION A)

This section provides coverage against "All Risks" of direct physical damage to the Insured's property (subject to policy limitations). This would include office furniture, office equipment, team uniforms, or any other property belonging to the Insured. Coverage includes loss from fire and/or theft subject to a \$500.00 deductible in accordance with the conditions of the master policy filed with the Branch Office. Also included, is coverage for equipment (owned by the Organization) which has been temporarily removed from the arena/office by a responsible person to work on the Organization's business. Replacement cost coverage is available, however, you must send us a schedule of insured items and their replacement values.

<u>NEW:</u> If the total value of all property is more than \$300,000.00 please contact BFL at 800-465-2842 as we must submit your file to the Insurer for approval.

REMINDER: If you own property that is located outside of your mailing location, please let us know. We will require a list of property along with the replacement values per location (complete address).

REMINDER: It is important to note that property that is borrowed or leased is not automatically covered under this program. If you rent or borrow equipment from a third party, it is important to submit a list of the property as well as the replacement values and provide the name of the entity to whom this property belongs. BFL will then contact you to advise you of the additional premium payable. You can send this information to Sports@BFLcanada.ca

DISHONESTY INSURANCE (SECTION B)

This section provides coverage for Insureds who may fall victim to their funds being stolen by an employee or volunteer, who is part of the Organization and who may have access to the Organization's funds. Kindly note that coverage for a \$5,000 limit is not subject to a deductible, whereas coverage for a \$10,000 limit is subject to a \$1,000 deductible.

MONEY & SECURITIES (BROAD FORM) (SECTION C)

Associations/Teams/Leagues have access to monies collected from members or through fundraising events. This money can be insured against a hold-up or a break-in at the home of the custodian. This coverage can be very important, as it is not always possible to make bank deposits immediately following a fundraiser and such a loss could have a serious effect on the Organization's operations. This form provides coverage against money & securities on a 24-hour basis against the perils of theft, burglary, hold-up and fire. Coverage is limited to \$10,000 however should you require a higher limit please contact our office to discuss.

ELECTRONIC DATA PROCESSING (SECTION D)

This coverage applies to the Organization's computer, software and data and includes the extra expenses to reconstitute lost information as a result of a covered loss, subject to a \$500.00 deductible. The coverage has been extended to cover computer equipment while temporarily removed from the arena/office by a responsible person of the Insured to work on the Organization's business.

LEGAL EXPENSE INSURANCE - FOR NON-PROFIT ORGANIZATIONS ONLY (SECTION E)

This insurance provides telephone legal assistance. A toll free number will give you access to a team of lawyers specializing in preventive law. If a legal situation arises, you can obtain legal advice at no charge. The number of calls you are entitled to make is unlimited.

In cases where you require more legal involvement, this insurance will provide you with financial assistance to find an amicable or judicial solution to legal disputes. This insurance covers only legal fees or judicial costs and does not provide coverage for damage. The policy limit is \$5,000 per claim with an annual limit of \$10,000. You must contact the Insurer prior to appointing a lawyer to represent you.

The annual premium is based on Gross Revenues as per the rate structure on FORM A.

PLEASE BE CERTAIN TO INDICATE ALL COVERAGES YOU WISH TO PURCHASE ON THE BFL APPLICATION FORM.



BFL APPLICATION FORM/INVOICE HOCKEY CANADA – HOCKEY NEW BRUNSWICK

September 11, 2010 to September 11, 2011

Association, Team or League Name:			Contact Person:			Assoc #:	
Address of Entity (No., Street, P.O. Box, Suite)			City		Province	Postal Code	
Telephone No. During the Day:			Fax No.		Email:		
Use	Use a Separate sheet to list all Claims within the past 3 years (if any) Attached						☐ No
1	SECTION A - PROPERTY (EXCLUDING BUILDINGS)						
	\$	Multiplied by		%	=	\$	
	(Replacement Cost Value of all Property owned)	If value is between: \$ 0 - \$ 10,999 multiply X 2.25 \$ 11,000 - \$ 20,999 multiply X	99 multiply X 2.25% \$ 21,000 - \$ 30,999 multiply X 1.75%			Premium	
	* FOR REPLACEMENT COVERAGE YOU MUST ATTACH A SCHEDULE OF INSURED ITEMS						
	$SECTION\ B$ - dishonesty of volunteers, helpers or employees						
**PART	Choose One (a) \$100.00 Flat Premium for a \$5,000 Limit (b) \$150.00 Flat Premium for a \$10,000 Limit* * \$1,000 deductible on the \$10,000 limit					\$ Premium	
**	SECTION C - LOSS OF MONEY AND SECURITIES - BROAD FORM						
	Calculate: at \$70.00 per \$1,000 of Insurance *Maximum limit of \$10,000 of insurance					Premium	
	SECTION D - ELECTRONIC DATA PROCESSING EQUIPMENT (EDP) computers						
	\(\frac{\\$}{\\$ Value of Hardware}\) + \(\frac{\\$}{\\$ Value of Software}\) = \(\frac{\\$}{\\$ Total Value:}\) Calculate at \\$2.75 per \\ \\$100 of Insurance					\$ Premium	
				TOTAL	PART 1:	\$	
				**Minimum pren	nium of \$250.00	Pre	emium
7	SECTION E: - LEG	GAL EXPENSE INSURAN	CE				
PART	Limit \$5,000 (See Rate Structure – Form A)					Pre	emium
To be returned:				TOTAL	PART 2:	\$ Premium	
1. BFL Application Form						110	
2.	2. Premium Payment 💠			ADMINISTR	ATION FEE	\$ 3	0.00
				GRAND	TOTAL:	\$	
				Part 1 + Pa	art 2 + Fee		

FORM A

LEGAL EXPENSES INSURANCE FOR NON-PROFIT HOCKEY ENTITIES (2010-2011)

CLUB/ASSOCIATION'S	LIMIT		
GROSS REVENUES	\$5,000 per claim \$10,000 per year		
LESS THAN \$25,000.	\$62		
\$25,001. TO \$50,000.	\$78		
\$50,001. TO \$100,000.	\$93		
\$100,001. TO \$200,000.	\$109		
\$200,001. TO \$300,000.	\$124		
\$300,001. TO \$400,000.	\$139		
\$400,001. TO \$500,000.	\$155		
\$500,001. TO \$600,000.	\$171		
\$600,001. TO \$700,000.	\$186		
\$700,001. TO \$800,000.	\$202		
\$800,001. TO \$900,000.	\$217		
\$900,001. TO \$1,000,000.	\$233		
\$1,000,001. TO \$1,200,000.	\$248		
EXCESS OF \$1,200,000.	TO BE REFERRED		

IF THIS COVERAGE IS REQUIRED, PLEASE REFER TO THE BFL APPLICATION FORM AND INDICATE THE PREMIUM PAYABLE IN SECTION E