



FOUR WHEEL DRIVE ASSOCIATION OF BC
INSURANCE COVERAGE DETAILS 2023

1. Liability Limits
 - a. \$5,000,000.00 each occurrence bodily injury and property damage liability
 - b. \$5,000,000.00 personal injury and advertising injury liability
 - c. \$250,000.00 Tenant's legal liability - each location occupied, leased, or rented by insured
 - d. \$25,000.00 medical payments
 - e. \$5,000,000.00 non-owned automobile liability
 - f. \$10,000.00 accidental death and dismemberment
2. Deductibles
 - a. \$1,000.00 each occurrence bodily injury/property damage
 - b. \$1,000.00 property damage - SEF 94 deductible
3. Operations Covered : annual operations for Four Wheel Drive Association including car shows and trail rides. Competitive/Motorsports events not included in this policy.
4. Coverage Details
 - a. property damage on an occurrence basis
 - b. Broad form property damage
 - c. Blanket contractual liability
 - d. Personal injury liability including humiliation and discrimination
 - e. Contingent employer's liability
 - f. Employees as additional insured
 - g. Incidental medical malpractice
 - h. Intentional injury in defense of property
 - i. Independent contractors
 - j. Liquor liability
 - k. Forest fire fighting expenses
 - l. Cross liability, severability of interest
 - m. Injury to participants
 - n. Any person or organization engaged in operating, sanctioning, or sponsoring the covered program or providing the premise for a covered program including officials of the covered program are included as additional insured
 - o. Any participant, competition vehicle owner, and competition vehicle sponsor are included as additional insured

- p. Volunteers are included as additional insured
- q. Medical professionals added as additional insured, subject to \$300,000 limit of liability per occurrence/per aggregate
- r. Errors and Omissions, event only, subject to \$100,000 limit of liability per occurrence/per aggregate, \$2,500 deductible
- s. Participant property damage legal expenses, subject to a limit of liability of \$100,000 per occurrence/per aggregate, \$2,500 deductible
- t. Exclusions:
 - i. Events or activities not scheduled or not usual to your business
 - ii. Fireworks and concerts
 - iii. Intended or expected injury to others
 - iv. Any obligation of the insured for a workers compensation, disability benefits or unemployment compensation law or similar law
 - v. Bodily injury to an employee of the insured arising out of and in the course of employment of the insured
 - vi. Employment related practices, sexual harassment and discrimination
 - vii. Bodily injury to any person in a restricted area from whom you have not obtained a valid release and waiver unless by inadvertent error
 - viii. Bodily injury or property damage arising out of the ownership, use or operation by or on behalf of the insured of any automobile other than competition vehicles or official vehicles during a covered program while on the premises
 - ix. Watercraft, Aircraft, Air cushion vehicles
 - x. Property damage to property you own, property you sell or give away, property in your care, custody and control
 - xi. Property damage to property owned, leased to, rented to or used by any participant or employee when in the restricted area
 - xii. Limited Pollution
 - xiii. Nuclear liability, war and terrorism, asbestos
 - xiv. Exemplary and/or Punitive Damages Exclusion
 - xv. Cyber Incident Exclusion
 - xvi. Virus, Bacteria and Contagion Exclusion
 - xvii. Sanction Limitation
 - xviii. Abuse Exclusion