



Four Wheel Drive Association of BC

CLUB MEMBERSHIP WITH INSURANCE - ACCESSING YOUR INSURANCE BENEFITS THROUGH THE 4WDABC

The 4WDABC policy includes \$5 million liability (including \$1 million for forest fire fighting).

How to Access Insurance Coverage for Club Events:

- 1) Choose “Club Membership with Insurance” when purchasing your club membership. This membership level includes a \$350.00 insurance buy-in which allows your club to access the 4WDABC insurance policy for eligible club events.
- 2) For **each event** that your club wishes to have covered under the 4WDABC insurance policy, your club must submit the following information:
 - a) The **Event Scope**: detailed information on who is involved (Club Name), what the event entails (describe the activities planned during the event-please note: the 4WDABC insurance policy **DOES NOT COVER** events where **time** or **speed** are factors - no races, or timed rally events, for example), and where the event is to be located (must include the names of the insured owner(s) of the property/properties involved in order to exempt them from liability (for example: restaurant owners for meetings, property owners for events held on private land, government entities for events on Crown land)
 - b) A complete list of club members
 - c) Each event participant will be required to complete a waiver of liability (the 4WDABC can provide these upon request).
- 3) Each club is welcome to use the 4WDABC insurance policy for as many eligible events as they wish during each year of their membership.
- 4) Event scope information must be provided to the 4WDABC secretary a minimum of one month prior to the event (can be emailed to secretary@4wdabc.ca) to allow sufficient time for details to be submitted to the insurer and have the certificate of coverage completed and returned to the club.
- 5) Signed participant waivers are to be submitted to the 4WDABC following the event (can be mailed to the 4WDABC mailing address at PO Box 284, Surrey BC V3T 4W8) where they will be kept on file.
- 6) In the event that an incident occurs, an incident report must be completed by the club and submitted to the 4WDABC. Incident report forms are available from the 4WDABC secretary.