

# Certificate of Insurance

This certificate is valid only when presented with a current BCWF Membership Card or a valid Affiliated BCWF Club Membership Card.

## INSURED:

B.C. Wildlife Federation and Parksville-Qualicum F & G Assoc. (Members in Good Standing)

## POLICY TERM:

December 31, 2019 to December 31, 2020 at 12:01 a.m.

## COVERAGES AND LIMIT OF LIABILITY:

<b>Commercial General Liability</b>	<p>\$5,000,000 Each Occurrence Limit \$5,000,000 Products/Completed Operations Aggregate Limit \$5,000,000 Personal and Advertising Liability Aggregate Limit \$2,000,000 Employee Benefits Liability Limit (claims made) \$100,000 Pollution Liability Coverage Extension \$25,000 Medical Expense Limit any one accident \$1,000,000 Tenants Legal Liability \$5,000,000 Non-Owned Automobile Insurance \$20,000,000 Policy General Aggregate</p>
<b>Personal Excess Liability</b>	<p>\$2,000,000 Each Occurrence Limit for Individual Members Excess Personal Liability for licensed individual members while engaged in, i. hunting &amp; angling activities, ii. associated B.C. Wildlife Federation activities such as hiking and camping, iii. shooting at competitions or for recreation at Gun Clubs, iv. archery at a range, v. the use or the ownership of a watercraft up to 12 meters in length (excluding passenger hazard) and a horsepower (hp) maximum of 100, while engaged in (i), and vi. the use or the ownership of ATVs and/or Snowmobiles provided They are not required to be licensed by ICBC on Non-Public Roads and only for off road liability while actively engaged in (i).</p>

## DEDUCTIBLE:

\$1,000 On Bodily Injury/Property Damage/Expense; \$1,000 On Tenants Legal Liability

## INSURER/POLICY NUMBER:

**Insurer:** Everest Insurance Company of Canada

**Policy Number:** E2AT000143

This certificate contains a clause that may limit the amount payable. This certificate of Insurance neither affirmatively nor negatively amends, extends or alters the coverage afforded by the policies scheduled herein. It is furnished as a matter of information only, confers no rights upon the holder and is issued with the understanding that the rights and liabilities of the parties will be governed by the original policy or policies as they may be lawfully amended by endorsement.

**Issued at:** Kelowna, British Columbia

**CapriCMW Insurance Services Ltd.**



Zach Schwingenschloegl  
Insurance Broker

