

## **Fraser Valley Woodturners Guild**

### Summary of Insurance Coverage for Members

This summary is intended to set out with whom the insurance is placed, its period and the basics of the coverage for members

The Insurer is the Everest Insurance Company of Canada

The Insured is the Society of Canadian Woodworkers and all registered member guilds

The FVWG is a paid-up registered member of the Society of Canadian Woodworkers

The Master Policy is a Sports and Leisure Business policy, # E2AC000034, running on an annual basis 01 October to the next 01 October

The Certificate # for FVWG under the Master Policy is # 2016-21

The basics of the coverage for FVWG members are as follows:

1. Coverage is whilst engaged in Organized Activities such as Guild meetings, demonstrations at meetings and other sanctioned events
2. All paid-up members up to 80 years of age have Life and Dismemberment insurance based on a scale of percentages of a \$ 10,000 principal sum
3. Accidental property damage and / or bodily injuries suffered by a Third Party that are caused by a Guild member, irrespective of age are covered under the General Liability section of the policy. Coverage can be summarized as:
  - Personal Injury \$2,000,000, any one person/organization and aggregate
  - Medical Expense Limit \$2,500 any one person
  - Tenants Legal Liability Limit \$250,000 any one premises
  - Deductibles: \$1,000 on Bodily Injury/Property Damage, \$1,000 on Tenants Legal Liability
4. To be clear, for members over 80, there is no coverage except liability for the Guild and nothing for the over-80 member

A full copy of the Policy, its Riders, Terms and conditions is held by the Registrar and can be examined on request

From the above it can be appreciated why it is imperative that an Event Sanctioning Request form should only include current FVWG members and must be filled out and approved for any outside event if Guild insurance coverage is to be valid

It must also be understood that the Guild's approval for outside events will only be provided to current FVWG members in good standing. Demonstrations or turning at the Event under the approved form may only be done by the member(s) named in the approved request form who has/have current FVWG Demonstrator certification.

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