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Paddle Canada
Insurance
Handbook



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DISCLAIMER

All information contained herein of a non-public, confidential or proprietary nature is to be treated as confidential, and may not be disclosed to any other person not entitled to receive it without the prior consent of BMS, except as may be required by law or regulatory authority.



1. Insurance Overview

This document is a summary of coverage for information purposes only. Full terms and conditions of the policies, including exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS). For more information, please contact BMS.

1.1. How Can I obtain a Certificate or full Copy of the policy wording?

A Certificate and/or full copy of the policy wording can be obtained by contacting BMS. Note that proof of membership must be provided when submitting your request to BMS.

BMS Canada Risk Services Ltd. (BMS)

979 Bank Street, Suite 200
Ottawa, ON K1S 5K5

Toll Free: 1-855-318-6558

Email: paddlecanada@bmsgroup.com

Paddle Canada

PO Box 126 Station Main
Kingston, ON K7L 4V6

Toll Free: 1-888-252-6292 x10

Email: info@paddlecanada.com

2. Commercial General Liability Coverage

2.1. What Activities are Covered?

Paddle Canada Instructors, for sanctioned activities approved Paddle Canada with respect to Canoe, Kayak and Stand Up Paddleboard. All activities must be documented and approved by Paddle Canada, and where applicable by the Provincial Association or the Club President. If you require further clarification, please contact Paddle Canada.

Sanctioned activities can include lessons, trips, instructional programs and demonstrations, workshops, conferences, clinics, camps, promotion of sport, etc.

2.2. Who is Covered?

Instructors who are in good standing with Paddle Canada and Member Clubs (must be confirmed by insurers and added to the policy).

2.3. What is Commercial General Liability Insurance?

Commercial General Liability insurance (CGL) provides coverage to protect against claims arising from bodily injury or property damage that you may cause to another person as a result of your sanctioned and approved Paddling activities. For example, a participant in a supervised learn to paddle course might injure themselves when



attempting to enter a canoe and sue the instructor and/or the club for negligence. This type of claim would be reported under a CGL policy.

CGL coverage is an occurrence-based insurance policy. This means that you must have an active policy in place at the time of the sanctioned and approved activity to be covered.

2.4. How Much is Covered?

Coverage	Amount of Insurance
Each Occurrence Limit	\$5,000,000
Bodily Injury & Property Damage	\$5,000,000
Personal & Advertising Injury	\$5,000,000
Medical Expense (any one person)	\$10,000
Products – Completed Operations Aggregate Limit	\$5,000,000
Tenant's Legal Liability (any one premises)	\$250,000
Employers Liability Coverage Extension	\$5,000,000
Additional Insured – Blanket basis	Included
Non-Owned Automobile (SPF No. 6)	\$5,000,000
Legal Liability to Hired Automobiles (SEF No.94)	\$50,000
Errors & Omissions	\$2,000,000
Incidental Medical Malpractice	Included
Cross Liability Clause	Included
Premises, Property and Operations liability	Included
Coverage Territory	Canada and the United States (including its territories and possessions)
Notable Exclusions	Liquor Liability, Abuse, Sanctions, Cyber, Contagious Disease, Electronic Data

2.5. What are my Deductibles for Commercial General Liability?

Coverage	Deductible Amount (per claim)
Commercial General Liability	\$1,000
Tenant's Legal Liability (any one premises)	\$1,000
Bodily Injury	\$1,000
Property Damage	\$1,000
Legal Liability to Hired Automobiles (SEF No.94)	\$1,000
Errors & Omissions	\$1,000

The deductible is the portion of the cost paid by the insured in the event of a claim

2.6. Other Important Information

- Coverage is afforded only for sanctioned activities.
- Life Preserver / Life Jacket Warranty Applicable. Personal flotation devices are required to be worn for on-water activities.
- A communication device capable of summoning emergency assistants must be present at any time during operations.
- Waiver must be signed by participants or their legal guardian if a minor.
- First Aid and CPR Provisions must be available on-site.
- Note: Watercraft exclusion does not apply to a watercraft:
 - while ashore on premises you own or rent
 - a watercraft that is:
 - (a) Less than 10 metres long if the watercraft is powered;
 - (b) Less than 20 metres long if the watercraft is not powered but only during “sanctioned sports events”; and
 - (c) Not being used to carry persons or property for a charge.

3. Sports Accident Coverage

3.1. What is Covered?

Coverage is provided under this policy for Paddle Canada Instructors and Member Clubs as per Schedule on file with the Insurer for Sanctioned Activities with respect to Canoe, Kayak and Stand-Up Paddleboard.

All activities must be documented and approved by Paddle Canada, and where applicable by the Provincial Association or the Club President. If you require further clarification, please contact Paddle Canada.

Sanctioned activities may include lessons, trips, instructional programs and demonstrations, workshops, conferences, clinics, camps, promotion of sport, etc.

3.2. Who is Covered?

Instructors who are in good standing with Paddle Canada and Member Clubs (as per Schedule on file with insurers) acting as a participant, manager, or coach for a sanctioned and approved activity (recreation, practice, or competition); or who is being transported with other participant members of Paddle Canada as a group to or from the location where the activity is taking place. The activity must be organized under the supervision and direction of Paddle Canada.

3.3. What is Sports Accident Coverage?

Sports accident coverage is available to indemnify members in the event of accidental bodily injury sustained while participating in a sanctioned activity. The principal amount per member for the Sports Accident coverage is \$50,000.



The Paddle Canada Sports Accident policy will pay for medical bills on behalf of injured members, including:

- Dental Accident Reimbursement \$10,000
- Dentures, Removable Teeth, Hearing Aids, Eyeglasses and Contact Lenses \$200
- Emergency Transportation \$50
- Family Transportation \$2,500
- Medical Expense Reimbursement \$15,000
- Prosthetic Appliances \$3,000
- Rehabilitation \$3,000
- Repatriation \$5,000
- Tuition Benefit \$2,000
- Weekly income of up to \$100 (waiting period applies)

It is important to note that the Paddle Canada Sports Accident coverage is in excess of private insurance and any available provincial health coverage. Your Sports Accident policy will only pay the amount of expenses that are not eligible and/or that are in excess of expenses paid by any other insurer.

Paddle Canada must receive notice of your accident within 30 days of the accident date and claim documentation within 90 days from the date of accident.

3.4. How Much is Covered?

Coverage Section	Amount
Principal Amount	\$50,000
Fracture Indemnity Amount	\$1,000

Benefits

I. Schedule of Specific Loss Indemnity

When injury results in any of the following losses, the Insurer will pay for:

Injury	Amount of Insurance
Loss of Life	The Principal Sum
Loss of Both Hands	The Principal Sum
Loss of Both Feet	The Principal Sum
Loss of Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of One Hand and Sight of One Eye	The Principal Sum

Loss of One Foot and Sight of One Eye	The Principal Sum
Loss of One Arm	Three-Fourths of the Principal Sum
Loss of One Leg	Three-Fourths of the Principal Sum
Loss of One Hand	Two-Thirds of the Principal Sum
Loss of One Foot	Two-Thirds of the Principal Sum
Loss of the Entire Sight of One Eye	Two-Thirds of the Principal Sum
Loss of Thumb and Index Finger	One-Third of the Principal Sum
Loss of One Thumb or Finger	One-Thirtieth of the Principal Sum
Loss of Speech and Hearing in Both Ears	The Principal Sum
Loss of Speech	One-Half of the Principal Sum
Loss of Hearing in Both Ears	One-Half of the Principal Sum
Loss of Hearing in One Ear	One-Sixth of the Principal Sum
Quadriplegia (total paralysis of both upper and lower limbs)	The Principal Sum
Paraplegia (total paralysis of both lower limbs)	Three-Fourths of the Principal Sum
Hemiplegia (total paralysis of upper and lower limbs of one side of the body)	One-Half of the Principal Sum

II. Schedule of Specific Fracture, Dislocation, Tendon Severance and Miscellaneous Indemnity

When injury results in any of the following fractures, dislocations, severances or miscellaneous conditions within three hundred and sixty-five (365) days after the date of the accident, the Insurer will pay the following;

Injury	Payment
A) Complete fracture:	
Of the skull (depressed)	100% of the Fracture Indemnity Sum
Of the skull (not depressed)	33% of the Fracture Indemnity Sum
Of the spine (one or more vertebrae)	50% of the Fracture Indemnity Sum
Of the jawbone (mandible or maxilla)	33% of the Fracture Indemnity Sum
Of the thigh (femur)	33% of the Fracture Indemnity Sum
Of the pelvis	33% of the Fracture Indemnity Sum
Of the knee cap	27% of the Fracture Indemnity Sum
Of the lower leg	25% of the Fracture Indemnity Sum
Of the shoulder blade	25% of the Fracture Indemnity Sum
Of the ankle (small bones)	25% of the Fracture Indemnity Sum
Of the wrist (small bones)	25% of the Fracture Indemnity Sum
Of the forearm (compound or comminuted)	23% of the Fracture Indemnity Sum

Of the forearm (not compound or communitied)	12% of the Fracture Indemnity Sum
Of the sacrum of coccyx	17% of the Fracture Indemnity Sum
Of the sternum	17% of the Fracture Indemnity Sum
Of the arm, between elbow and shoulder	17% of the Fracture Indemnity Sum
Of the collarbone	12% of the Fracture Indemnity Sum
Of the nose	12% of the Fracture Indemnity Sum
Of two or more ribs	10% of the Fracture Indemnity Sum
Of one hand (one or more metacarpals)	8% of the Fracture Indemnity Sum
Of one foot (one or more metatarsals)	8% of the Fracture Indemnity Sum
Of the facial bones	8% of the Fracture Indemnity Sum
Of one rib	5% of the Fracture Indemnity Sum
Of any bone not specified above	3% of the Fracture Indemnity Sum
B. Complete dislocation:	
Of the hip	42% of the Fracture Indemnity Sum
Of the Knee (with open primary repair)	33% of the Fracture Indemnity Sum
Of the shoulder (with open reduction)	25% of the Fracture Indemnity Sum
Of the wrist	17% of the Fracture Indemnity Sum
Of the ankle	17% of the Fracture Indemnity Sum
Of the elbow	12% of the Fracture Indemnity Sum
Of the bones of the foot other than toes	8% of the Fracture Indemnity Sum
C. Severance of tendon or tendons:	
Heel (Achilles)	22% of the Fracture Indemnity Sum
Ankle	20% of the Fracture Indemnity Sum
Foot (not toes)	17% of the Fracture Indemnity Sum
Elbow	17% of the Fracture Indemnity Sum
Wrist	12% of the Fracture Indemnity Sum
Hand (including fingers)	12% of the Fracture Indemnity Sum
D. In the event of:	
Rupture of kidney (operative)	27% of the Fracture Indemnity Sum
Rupture of liver	27% of the Fracture Indemnity Sum
Rupture of spleen	27% of the Fracture Indemnity Sum
Puncture of lung – with open surgery	23% of the Fracture Indemnity Sum
Burns – requiring one or more skin grafts	22% of the Fracture Indemnity Sum
Knee – injured and requiring surgery (When there is no fracture or dislocation)	22% of the Fracture Indemnity Sum
Bone operation – injured portion removed (When there is no fracture or dislocation)	20% of the Fracture Indemnity Sum

3.5. What are my Deductibles for Sports Accident Coverage?

There is no deductible for the Sports Accident coverage.

3.6. Other Important Information

No coverage is provided for any expense which is payable under any insurance plan or law, or under any plan or law that will pay the expense. No benefits will be payable to professional athletes earning the major portion of their income from sports activity.

With the exception of licensed ambulance expenses, all other expenses claimed must be presented or deemed medically necessary by a qualified medical practitioner for the treatment or rehabilitation of the Insured Person.

Additional exclusions apply, including for bodily injuries caused by suicide or attempt thereof including any intentionally self-inflicted injury. Please contact BMS for a copy of the policy wording.

4. An incident or accident has occurred. What actions do I need to take and who do I contact?

In the event of an incident or accident, you must:

1. Document the incident by completing the "Paddle Canada Accident Report Form" and gather additional supporting documentation as necessary, including but not limited to:
 - Physician's Statement
 - Witness Statements
 - Police Reports
 - Scene Photographs
 - Roster of persons present at the time of the incident
 - Names and address of any injured persons
 - Nature and location of any injury or damage arising out of the event
 - Formal statement of claim if applicable
2. Send the accident report and supporting documentation to Paddle Canada by fax, email or regular mail if no alternatives are available.

Note: Both Commercial General Liability and Sports Accident Coverage require claims notification within 30 days of the accident and/or incident.

No member will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without the insurer's consent.



5. Important Contact Information

BMS Canada Risk Services Ltd. (BMS)

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Ottawa, ON K1S 5K5

Toll Free: 1-855-318-6558

Email: paddlecanada@bmsgroup.com

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