

Limits of Coverages

There is a limit of \$2,000,000 for bodily injury or property damage arising out of one occurrence. Also, Broad Form Tenants Fire Legal Liability for \$250,000, medical payments coverage - \$1000 per person, and other extensions as per the master policy.

RNS carries the master policy from Oct. 1st to Oct. 1st. However, should you join between these dates, your coverage will still expire on October 1st. There is no reduction in the price for applying mid term.

The Fees

RNS MEMBERSHIP

Groups must join Recreation Nova Scotia (\$80 for a group membership) and pay a service fee of \$25 to cover the insurance program administrative costs.

The \$105 is payable to RNS and should be sent to the Recreation Nova Scotia office at:
5516 Spring Garden Rd., Suite 309
Halifax, NS B3J 1G6

INSURANCE PREMIUM RATE:

Upon receipt of your application you will receive notification of acceptance and the premium rate to be paid.

Your insurance premium is paid to:
Recreation Nova Scotia
5516 Spring Garden Rd, Suite 309
Halifax, NS B3J 1G6

Who is RNS?

RNS is a provincial, not-for-profit, membership based organization committed to leading all Nova Scotians and communities towards healthier futures through advocacy and services that promote the values and benefits of recreation.

Procedure to follow:

Step #1

Complete both enclosed applications in their entirety.

Step #2

Forward completed application to Recreation Nova Scotia.

Step #3

If your group is accepted forward payment to Recreation Nova Scotia.

Step #4

A certificate of insurance will be forwarded to you.

Step #5

If your group is not accepted for insurance the contact person will be notified within two weeks of receipt of your application by MacDonald Chisholm Trask Insurance.



HEALTHIER FUTURES *through* RECREATION

Recreation Nova Scotia

5516 Spring Garden Road , Suite 309
Halifax, NS B3J 1G6

Phone: 902-425-1128/ Fax: 902-422-8201

ATTENTION: Bernie Jollie

Email: info@recreationns.ns.ca

Web site: www.recreationns.ns.ca

WEB SITE for MacDonald Chisholm

Insurance: www.mcatlantic.com

WEB SITE for ALL SPORT :

www.allsportinsurance.com



General Liability Insurance Program

Liability Insurance Program

For Members of Recreation Nova Scotia

Through All Sport Insurance Marketing Ltd. and **MacDonald Chisholm Trask Insurance**, group members of RNS may purchase general liability insurance.

This program is designed and is suitable for volunteer recreations groups.

The following is intended to be a brief guide to the possible coverage available. All applicants should review the applicable policy for coverage details.

Who is Insured?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

These persons are protected should they be named in an action for bodily injury or property damage to a third party.

They are not insured for injury to themselves or their property.

Who is Not Covered?

The policy is not designed to cover special events such as sports days, festivals or similar short-term activities where these activities are singular and not part of an ongoing program; municipalities, arena managers, skateboard parks, rock climbing, trails, downhill ski clubs, water-ski clubs, etc.

What is Covered?

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passersby, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants, including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees and Additional Insured
- Cross Liability
- Non-Owned Automobile (in most cases)
- Tenants Legal Liability

Groups organizing special events or short-term activities should inquire about The Special Event Insurance Program.

All groups are subject to acceptance at the discretion of the insurer. For a copy of the policy contact the RNS office.

What is Not Covered?

- ➔ Negligence resulting in bodily injury or property damage involving watercraft, aircraft, automobiles, or vehicles in a race is not included in this policy.
- ➔ Property Damage to premises or equipment in the Care, Custody or Control of the Member Group is not included in this policy except as covered under the “Tenants Legal Liability” section of the policy, up to a limit of \$250,000.

The policy will exclude all activities involving the serving and sale of alcoholic beverages.

The policy does not provide coverage for situations involving any type of abuse or harassment.

These items may be considered at extra cost through discussions with your Insurance Broker.

All groups are subject to acceptance at the discretion of the insurer. For a copy of the policy contact the RNS office.