

**GREAT NORTH WILDLIFE AFFILIATES INC.  
SASKATCHEWAN BRANCH INCLUDING YUKON, ALBERTA BRANCH, ONTARIO BRANCH, THEIR  
SUBSIDIARY AFFILIATES AND CLUBS; SHOOTING RANGES AND ARCHERY RANGES, IN THE PROVINCES  
OF SASKATCHEWAN, ALBERTA, & ONTARIO, AS DECLARED TO THE INSURER**

**NOTE: All limits and coverages are subject to policy wordings, terms, and conditions**

**SUMMARY OF LIMITS OF INSURANCE**

<b>I.</b>	<b><u>COMMERCIAL GENERAL LIABILITY</u></b> (Included in the Club Liability)
\$5,000,000	Each Occurrence / Aggregate Limit
	Includes:
	<ul style="list-style-type: none"><li>- Broad Form - Bodily Injury and Property Damage</li><li>- Products-Completed Operations</li><li>- Personal and Advertising Injury</li><li>- Medical Payments - \$25,000</li><li>- Deductible: \$2,500</li></ul>
	<ul style="list-style-type: none"><li>➤ Applicable to activities of each club or association of the Great North Wildlife Affiliates, Inc. including docks and marsh walkways, ponds sponsored and maintained by the insured, malls, kiosks, trade shows and sale of merchandise.</li><li>➤ The activities covered are subject to the approved Description of Operations on file with the insurer.</li><li>➤ Territory of coverage: Canada (Club Activities outside of Canada are subject to approval by the Insuring Company)</li><li>➤ Policy does not have a participant exclusion clause.</li><li>➤ <b><u>Excluding:</u></b> All operations and activities of ranges. Refer to Range Liability.</li></ul>

**RANGE LIABILITY**  
(Optional Coverage for Clubs)

\$5,000,000.	Each Occurrence / Aggregate Limit
	<ul style="list-style-type: none"><li>➤ Applicable to operations and activities of each Club or Association of the Great North Wildlife Affiliates relating to Shooting and/or Archery Ranges only.</li><li>➤ Coverage is provided only for ranges that are scheduled on file with the Insurer as reported by the Great North Wildlife Affiliates.</li><li>➤ Subject to Chief Firearm Officer (CFO) approval</li></ul>

- II. NON-OWNED AUTOMOBILE LIABILITY**  
(Included with the Club Liability)
- \$5,000,000. Each Occurrence / Aggregate Limit
- III. TENANTS LEGAL LIABILITY**  
(Included with the Club Liability)
- \$5,000,000. Each Occurrence / Aggregate Limit
- Includes:
- Any One Premise
  - Broad Form Coverage
- Description: All premises, operations including displays at shopping centres and malls, and activities of the GNWA including all Branches in the Provinces of Saskatchewan, Alberta, Ontario, and Yukon.
- IV. PERSONAL EXCESS LIABILITY**  
(Included with individual memberships)
- \$5,000,000 (Excess) Each Occurrence / Aggregate Limit
- **Excess only** of Primary Personal Liability
  - Personal Excess Liability for individual members means that this coverage would only respond after all Primary Personal Liability has responded and has been exhausted.
  - The activities covered are subject to the approved Description of Operations on file with the insurer.
  - Territory of coverage: Canada
  - **ATV Liability Exclusion**  
**Liabilities resulting from or associated with All Terrain Vehicles (ATV) are not covered.**

V. **MANAGEMENT AND CORPORATE LIABILITY** (Directors & Officers Liability)  
(Optional Coverage for Clubs)

\$2,000,000  
\$10,000,000

Each Occurrence  
Annual Aggregate

Includes:

- Very Broad Definition of Insured Persons
- Any person or persons who were, now are, or shall be directors, officers, trustees, volunteers, employees, (whether salaried or not) or members of any duly constituted committee of the corporation, their estates, heirs etc.
- Full Corporation (**Entity**) Coverage
- Breach of Employment Contract (wrongful dismissal, failure to promote etc.)

➤ **Legal Assistance Hotline (Included)**

Unlimited access to legal advice available 8 a.m. to midnight (local time), seven days per week at 1-866-945-5207.

**What is Required if I need Legal advice?**

- Your policy number which can be obtained from your Provincial Head Office.

VI.

**ACCIDENTAL DEATH AND DISMEMBERMENT**

(Included with the individual membership)

- The activities covered are subject to the approved Description of Operations on file with the insurer.
- Coverage is applicable to only those activities related to nature outdoors/ GNWA and only as specifically outlined in the policy wording. \*\*
- **NOTE:**
  - *Not applicable to pre-existing condition. Membership must have been purchased prior to date of incident.*
  - *Heart Attacks are not deemed to be an accident under the policy wordings.*

\$ 5,000	Principal Sum of any one death or permanent injury as outlined below.
\$1,000,000	Annual Aggregate Limit per claim for any one loss with multiple claims (e.g. bus with 20 members on board)
	Territorial Limits: Worldwide
\$ 7,500	Accident Reimbursement Expense (Expenses incurred within 30 days from the date of the accident).
\$ 3,000	Accidental Dental Expense
\$ 50	Daily Hospital Benefit - Up to a maximum of \$1,500. Hospital Expense not covered by another existing plan.
\$ 15,000	Rehabilitation Benefit: As per policy wording- change in employment due to a covered permanent injury. (Excluding persons over age 70)
\$ 15,000	Occupational Training for a spouse of a deceased member as a result of a covered accident under the policy.
\$ 15,000	Death Repatriation
\$ Included	Non-Member Volunteers acting under the direction of a club
\$ 2,500	Lyme Disease Indemnity for diagnostic expense <b>**As of Jan 1, 2021 Alberta Members do not have Lyme Disease coverage**</b>
\$ 2,000	Travel Medical Expense (for medical attention not available within 175 km of residence, reasonable expenses for public transportation and accommodation shall be paid for insured and companion with maximum of 52 weeks from date of injury)

**Specific Loss Accident Indemnity of the Principal Sum Applicable to Permanent Injury**

Principal Sum: \$5,000.

For Loss of

Life	The Principal Sum
The Entire Sight of Both Eyes	The Principal Sum
Speech and Hearing in Both Ears	The Principal Sum
The Entire Sight of One Eye	75% of the Principal Sum
Speech	75% of the Principal Sum
Hearing in Both Ears	75% of the Principal Sum
Hearing in One Ear	40% of the Principal Sum
All Toes of One Foot	33.3% of the Principal Sum

For Loss or Loss of Use of

Both Hands	The Principal Sum
Both Feet	The Principal Sum
One Hand and One Foot	The Principal Sum
One Hand and the Entire Sight of One Eye	The Principal Sum
One Foot and the Entire Sight of One Eye	The Principal Sum
One Arm	80% of the Principal Sum
One Leg	80% of the Principal Sum
One Hand	75% of the Principal Sum
One Foot	75% of the Principal Sum
Thumb and Index Finger or At Least Four Fingers and One Hand	40% of the Principal Sum

For Total Paralysis of

Both Upper and Lower Limbs (Quadriplegia)	Two Times the Principal Sum
Both Lower Limbs (Paraplegia)	Two Times the Principal Sum
Upper and Lower Limbs of One Side of the Body (Hemiplegia)	Two Times the Principal sum