

## Understanding Your Insurance 2010

This is an overview of Third Party Liability Insurance coverage only. If you require further information, please contact HUB Insurance at 1-800-663-2188.

BC Wildlife Federation members are eligible to receive up to a 25% discount on house insurance please call 1-800-663-2188 and identify yourself as a BC Wildlife Federation member to qualify for this benefit.

If your club insures with HUB Insurance, or if you are a direct or life member of BC Wildlife Federation, you have excess third party liability coverage up to the limit of \$2,000,000.

Clubs have the options of \$5, \$3 or \$2 Million liability.

### What is Third Party General Liability coverage?

Legal liability for unintentional bodily injury or property damage to someone other than yourself or your property, arising out of your personal actions. A number of members have injured themselves during outdoor activities. This policy does not provide coverage as it applies only to third parties.

### What kind of outdoor activities are covered?

Activities which are specific to being a member of BC Wildlife Federation such as fishing, hiking, hunting, lawful shooting, archery. The use of and ownership of a watercraft up to 26 feet in length with motors not more than 100 HP.

### Where does this coverage apply?

HUB Insurance, which is Third Party Liability insurance, will cover you as a valid member of BCWF, anywhere in North America. For example, you can hunt in Alberta, go clay shooting in Washington State or sell BC Wildlife Federation's lottery tickets in a mall and you will be covered.

### Does this policy cover the use of an ATV?

This policy extends to cover **off road** liability, for ATVs that are not licensed or required to be licensed by ICBC on **non-public roads and Forest Service Roads**. Members should contact the local motor vehicle office or the forestry service in the area of riding to obtain confirmation of this. **This coverage is only for BCWF members while engaged in hunting and fishing activities.**

### What is not covered by HUB Insurance Third Party Liability insurance?

Losses arising from the following:

1. Use, ownership or operation of any automobile or aircraft.
2. Bodily injury caused intentionally.
3. Property damage to the named insured's property or property of others in their care, custody or control.
4. Environmental impairment or pollution.

### Hotel discounts

Members of BC Wildlife Federation are eligible for a reduced room rate at 2 major hotel chains in North America:

Coast Hotels & Resorts - Telephone: 1-800-549-9099. Booking code is: BCWILD. For information on the 'Coast Rewards Program', premium guest privileges, call the toll free number listed here or check the Coast website at: [www.coastrewards.com](http://www.coastrewards.com).

Sandman Hotels, Inns & Suites - Telephone: 1-800-726-3626 or go online at [www.sandmanhotels.com](http://www.sandmanhotels.com). Booking code is a valid BCWF Membership Card ID number.

The reduced rate is dependent on hotel, location and season and you must specify that you are asking for a reduced rate as a member of the Federation. (Make sure your membership is up-to-date.)

Please check online for more member discounts available to you at [www.bcwf.bc.ca](http://www.bcwf.bc.ca).

#### *Returned mail to the Federation.*

Please inform the BC Wildlife Federation of any address change. Forward this information not only to the Federation office at 1-888-881-2293 ext 222, or online [www.bcwf.bc.ca](http://www.bcwf.bc.ca), but also to your Club.

A large amount of undeliverable mail is returned on a regular basis to the Federation by Canada Post. This is an extra financial cost to the Federation because there is a charge for each piece of mail returned and the charge is greater than the cost of the original mailing.

#### *Club affiliated membership.*

Individuals who are members of a BCWF Member Club are automatically made BCWF members when the Club forwards their member information to the BCWF office. If you are unsure if your Club is a BCWF member, please refer to our Club Member listing online at [www.bcwf.bc.ca](http://www.bcwf.bc.ca).

Members should be aware that yearly dues must be paid directly to the Club of choice, not the Federation office.