

Understanding your insurance coverage 2008

This is an overview of Third Party Liability Insurance coverage only; if you require further information, please contact Mike Hebert at TOS Insurance at 1-800-663-2188.

If your club insures with TOS Insurance, or if you are a direct or life member of B.C. Wildlife Federation, you have Third Party Liability coverage up to the limit of \$2,000,000.

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 particular to being a member of B.C. Wildlife Federation such as fishing, hiking, hunting, lawful shooting, archery. Use of the ownership of a watercraft up to 26 feet in length with motors not more than 100 H.P.

Where does this coverage apply?

TOS 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 B.C. 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 ATV's that are not licensed or required to be licensed by ICBC on **non-public roads**. **It is the responsibility of the member to ensure that the road used for ATV driving is non-public.** The member should contact the local motor vehicle or the forestry service in the area of riding to obtain confirmation of this. **Also, the coverage is only for the legal owner of the ATV, the coverage is excluded if the ATV is loaned or rented to others and it is excluded for general joy riding.**

What is **not** covered by TOS 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. Shell loading.
5. Environmental impairment or pollution.

Hotel discounts

Members of B.C. Wildlife Federation are eligible for a reduced room rate at 3 major hotels in North America:

1. Coast Hotels & Resorts – Ph: 1-800-549-9099. Booking code is: BCWILD. For information on the 'Coast Rewards Program' (premium guest privileges) call the number listed as above or check out their web site at: www.coastrewards.com
2. Sandman Inn – Ph: 1-800-726-3626. Booking code is: valid BCWF membership card
3. Ramada Plaza Vancouver Airport and Park Plaza Vancouver Airport, this offer is only for the two hotels listed here, **not** the Ramada chain of hotels. Ph: 604-278-9611

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. PS. Make sure your membership is up-to-date.

Returned mail to the Federation

Please inform any member of B.C. Wildlife Federation, to make sure any address change is forwarded not only to the Federation office at 1-800-533-2293 ext 222 but also to the club to which the member belongs.

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

Club affiliated membership

Quite a few club members are not aware they have an affiliated membership with B.C. Wildlife Federation when paying membership dues to a particular club (all clubs with a membership in the Federation are listed in this years club list)

Members should be made aware that yearly dues must be paid directly to the club of choice, not the Federation office. As well, a club member does not need to pay dues as a direct member (a direct member is a person who does not want a club affiliation) which some club members are doing.