

KIN CANADA

Insurance Program Overview and Frequently Asked Questions

Prepared by HUB International:

Alan Hollingsworth, SVP
Amanda Shyhinskyj, Account Manager

FAQs

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1. Who is HUB International?

HUB International HKMB is the insurance broker responsible for arranging the insurance program for Kin Canada and its members. For more information about HUB International HKMB, you can visit their website at <https://www.hubinternational.com/en-CA/offices/ca/ontario/toronto-bay-street/>.

2. What type of insurance is provided by Kin Canada to its members?

Liability Insurance and Accident Insurance

This insurance is arranged by Kin Canada for its Association and has been extended to include all members and volunteers, while acting on club activity.

3. What is the purpose of General Liability Insurance coverage?

The primary purpose of the General Liability policy is to protect against lawsuits from individuals alleging that the organization and/or its members have negligently caused "bodily injury" to a third party. The policy also covers other types of lawsuits such as "property damage", "personal injury" (libel & slander) and Non Owned Automobile liability. The policy does not cover expenses related to criminal charges brought against a member of the association regardless of the nature of the charge(s).

4. Who is considered an 'insured' under the General Liability policy?

Coverage is provided for Kin Canada, Kinsmen & Kinette Clubs of Canada, Les Club Kin Du Canada, Kinsmen/Kinette Foundations and Auxiliary Clubs, K-40 Clubs, K-Ette Clubs, Kin Clubs, Kin-Kid Clubs, Campus Clubs, Cyber and Family Clubs. Coverage is also provided to any charitable sub-group of the Kinsmen or Kinette Clubs which mirror the main group from an administrative basis but only with respect to their operations performing "hands-on" service work, raising funds for important community projects, and social activities. However all members of sub-groups must also be members of Kin Canada. Also considered 'Insured's' under the liability program are all members and volunteers, while acting on club activity.

5. What activities are covered?

Coverage is provided for all Kin Canada sanctioned community projects, social activities, and fundraisers. However, coverage does not extend to the following activities; Rodeos; Circuses; Midway/Mechanical Amusement Rides; Boxing; Cliff Diving; Hang Gliding/Sky Diving; Tackle Football; Rugby; Scuba Diving or Snorkeling; Alpine Skiing or Snowboarding; Parasailing; Rafting; Mixed Martial Arts; Bungee Jumping; Aircraft or Balloon Rides.

6. Are Office Locations of the Clubs covered?

No. The Kin Canada Program does not provide Liability or Property coverage for the Clubs.

For every item that your Club owns or leases on a larger scale, the Club is required to take out a separate property and liability insurance policy. This policy must name both Kin Canada and the local Club as the insured parties and must have a minimum of \$2,000,000 per incident coverage. The Club must also have every item that you own inspected by a qualified, professional inspector on an annual basis. A copy of this inspection must be sent to the National Headquarters.

7. Our club has been asked to provide Proof of Insurance or a Certificate of Insurance. What is the process for obtaining this document?

Visit the Kin Canada Website at www.kincanada.ca to obtain the Certificate of Insurance Request form. Once the form is complete, simply hit the submit button and the request will be sent to Kin Canada for approval/issuance.

PLEASE NOTE that only requests submitted on a properly completed “Certificate of Insurance Request Form” will be processed.

8. Does the policy provide coverage for lawsuits alleging sexual abuse/molestation?

No. Abuse/molestation is excluded from coverage.

9. Does the policy provide coverage against liquor liability claims?

Yes. There is coverage under the Liability program for defense of liquor related claims but only if: They arise in connection with a Club function or fundraising activity from the serving or sale of liquor. The intent of this coverage is not to insure ongoing bar or restaurant type operations (i.e. daily run facilities or where paid staff are hired).

Organizers have followed the Kin Canada’s Step-by-Step Guide which can be found on the Kin Canada website.