Insurance Fact Sheet for Clubs

July 2026

To support and protect our community, Ontario Council (OC) maintains two comprehensive insurance policies for our member clubs and their leadership: Directors and Officers (D&O) Liability Insurance, and Commercial General Liability (CGL) Insurance.

Both policies run annually and expire on May 24 of each year.

1. Our Insurance Policies at a Glance

Directors and Officers (D&O) Liability Insurance

- **Who it protects:** CFUW club executive members and club scholarship trustees.
- **What it does:** Protects leaders from personal liability and lawsuits arising from decisions made, or actions taken, in the course of their official club duties.
- **Coverage limit:** $2 million.

Commercial General Liability (CGL) Insurance

- **Who it protects:** All individual CFUW members, clubs, and venue hosts (as third parties).
- **What it does:** Also known as Third-Party Liability, this policy protects venue owners and CFUW members if a third party sues over bodily injury or property damage occurring during a CFUW-hosted event.
- **Coverage limits:** Up to $5 million per occurrence for bodily injury and property damage; up to $25,000 in medical expenses for any one person or accident.
- ***Please note:*** *This policy does not distinguish between members and non-members regarding who suffers the injury or damage at a venue.*

2. Policy Exclusions: What Is NOT Covered

To manage risk effectively, please note that our policies do NOT include:

- Direct medical coverage for members (such as OHIP-type personal health coverage).
- Personal liability coverage for individual members outside of club-sanctioned events.
- Pandemic coverage.
- Cybercrime coverage.

> **Home-Based Events**
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> Gatherings, garage/yard sales, or book sales held at members' private homes are NOT covered by this policy.
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> **Non-Member Homes on House Tours**
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> Our insurance does not cover homeowners who are not CFUW members participating in a House Tour. CFUW member homeowners on a tour can request to be named on a certificate.

3. Important Guidelines for Club Activities

Outdoor and Sports Activities

Because our policy does not provide direct personal medical or personal liability coverage, members participating in outdoor activities (e.g., hiking, walking, skiing) must do one of the following:

- Rely on their own personal liability insurance, or
- Inquire about independent coverage, potentially available through the club or group, or
- Verify the liability and medical coverage provided by the commercial sports venue they are using.

Regularly Scheduled Meetings

- **Certificates of Insurance are generally not required** for a club's regularly scheduled monthly meetings.
- Clubs are automatically covered under the blanket policy.

- A certificate is only necessary if a venue owner specifically requests to be named as an additional insured.

Events Serving Alcohol — New in 2026

Events serving alcohol are covered by the policy as long as:

- Club members are not responsible for serving alcohol at the event, and
- All alcohol service is handled by the venue, and the venue has its own insurance in place.

4. Administration & Fees

Fees & Invoicing

- **Cost:** An insurance fee of $0.75 per club member (including Regular, Life, Honorary, Dual, and Student members) is charged annually.
- **Timeline:** Invoices are sent to Club Treasurers in January, and fees are collected alongside membership dues in February.

Communication Protocol

> **Important: Clubs must NOT contact the insurance provider directly. Our insurer does not accept direct inquiries from individual clubs. All communications, questions, and certificate requests must be routed through the OC Treasurer.**

5. How to Obtain an Insurance Certificate

If a venue requires proof of coverage, you have two options:

Option 1: Generic Certificate of Insurance

This certificate indicates that CFUW Ontario Council holds active liability insurance and outlines the policy limits. No specific venue or owner is named on this document.

- **Where to find it:** Available for instant download on the OC website under the Club Resources section.

Option 2: Specific Certificate of Insurance

This is required when a venue owner or municipality (for example, for waterfront events or municipal venues) requests to be listed as an "Additional Insured." This protects the venue owner from liability or lawsuits arising from your event.

Note on multiple entities: Sometimes the event location and the owner are different — for example, a church owned by a diocese, or a hotel managed by a corporate entity at a different address. Both names and addresses must be listed on the certificate.

How to Request a Specific Certificate

Please email the OC Treasurer with the following details:

1. Name of the hosting club
2. Purpose or reason for the event
3. Date and location of the event
4. Exact legal names and physical addresses of all entities to be listed as additional insureds

> *Please submit your request as early as possible. While the OC Treasurer can typically secure a certificate within 2–3 business days, advance notice ensures your venue logistics run smoothly.*

Email address: tr