



# Scouts Canada National Liability Insurance

---

## Summary

To cover Scouts Canada's legal liability as a result of bodily injury and property damage to third parties arising out of the premises, operations and sanctioned events.

## Named Insureds

Scouts Canada and, providing they are acting within the scope of their Scout duties, all registered members and employees.

## Main coverage

1. Legal liability for bodily injury/personal injury to third parties.
2. Legal liability for property damage caused to third parties.
3. Damage to walls, floors and ceilings of buildings leased by Scouts Canada (Tenants' Legal Liability).
4. Non-owned automobile legal liability.
5. Non-owned aircraft legal liability.
6. Incidental medical malpractice liability (limited to non-professionals).

## Main exclusions

1. Abuse, molestation.
2. Terrorism.
3. Asbestos and silica; mould and fungus.
4. Fines or penalties, for which the insured is liable by reason of failure to comply with any statute, rule or regulation.
5. Personal injury caused intentionally by or at the direction of the insured.
6. Any vehicle while being used in any speed or demolition contest or stunting activity.
7. Any owned or non-owned watercraft over 40 feet in length.
8. The ownership, use or operation of any aircraft, airport, airfield, landing strip or air cushion vehicle.
9. Absolute pollution exclusion.

## Notes

1. In the event of bodily injury, the injured party should be checked by a medical doctor even if the injury seems to be of a minor nature and, if a youth member, the parent or guardian notified.
2. Persons driving Scouting members on Scouting activities must be covered by their own vehicle liability insurance.
3. If drivers or owners of vehicles receive remuneration, they must ensure that they have automobile liability insurance coverage to suit the circumstances through their own insurance agents.
4. This document is a summary, not a copy, of the insurance policies. Policy terms and conditions govern at all times and may change from time to time.
5. Do not confuse this liability insurance information with Scouts Canada's indemnity insurance.

**For additional information, please contact the Scouts Canada Risk Manager.**

## Claims

Report any incident which might lead to a claim against Scouts Canada and/or its insurance policies by:

1. Immediately following the incident, call Scouts Canada at 1-800-339-6643, and select the menu option instructing you to report an incident which might lead to a claim.
2. Follow up by immediately completing and submitting an Incident Report Form to Scouts Canada, 1345 Baseline Road, Ottawa, ON K2C 0A7, preferably by FAX to 613-224-3571.

**Failure to immediately notify may result in loss of insurance coverages.**

Administered by:  
Marsh Canada Limited, Ottawa