

RTO/ERO INSURANCE COVERAGE SUMMARY

RTO/ERO insurance policies are intended to protect the organization, its volunteers and staff acting on behalf of RTO/ERO against potential lawsuits and to provide Accidental Death & Dismemberment insurance for RTO/ERO related business travel. Members participating in RTO/ERO meetings and leisure events should ensure that they have appropriate personal health, trip, automobile, life, and other forms of insurance, as they deem appropriate.

The following is a brief description of RTO/ERO insurance policies. This summary explains in simple terms who is the insured and what operations are insured. It does not override the definitions contained in the insurance policies.

Third Party Liability Insurance for RTO/ERO Sponsored Activities

The limit of insurance is \$5 million per occurrence (up to a maximum of \$20 million annually). The policy covers all meetings, workshops, receptions and other RTO/ERO sponsored events such as walking/hiking tours, golf, trips, outdoor events taking place **in Canada. Tours to the USA are covered only when the insurance company is notified and provides approval prior to the tour. Overseas tours are not covered.** Important points to remember are:

- Insurers will pay Compensatory Damages for all Property Damage and Bodily Injury losses that RTO/ERO is legally obligated to pay, **if found negligent.**
- Member's own insurance plans (automobile, health, homeowner), bus company policy, OHIP are responsible for losses that RTO/ERO is not obligated to pay.
- Participants in District's excursions, tours, events (e.g. ball games, golf tournaments, curling, bowling) should sign the Acknowledgement Waiver Release Form prior to every event. The waiver is included as an appendix to the District/Unit Presidents' Handbook. Participants should sign their own waivers. An adult can sign on behalf of a minor and not on behalf of another adult.

Employers' Liability Coverage

The policy is designed to pay compensatory damages which RTO/ERO shall become legally obligated to pay because of bodily injury caused by accident sustained by any persons and arising out of or in the course of their employment by RTO/ERO (included are persons who organize events at the District level). The limit of insurance is \$2 million annually.

Directors and Officers Liability Insurance

The policy covers Directors and Officers, i.e. the Provincial Executive, members of the Provincial Committees, Senators, the Executive Director and employees (if named as co-defendants) who make decisions on behalf of RTO/ERO. The policy responds to claims for financial losses to Third Parties for wrongful acts that RTO/ERO is legally obligated to pay. The limit of Insurance is \$5 million annually.

Association Errors and Omissions (Association Professional Liability Insurance)

The policy covers past, present or future directors, officers, employees, board members or committee members while acting within the scope of their duties as such. The insured shall also include any other member of RTO/ERO while acting at the direction of any officer or the board of directors of the organization on behalf of the organization. The policy covers losses arising from claims made against the insured by reason of a wrongful act committed by the insured in their capacity. The limit of Insurance is \$1 million annually.

Accidental Death and Dismemberment Policy

The policy covers all active Full-Time Governing Body, Executive Body, Committees, Staff and Members of District Executives while travelling on RTO/ERO related business. The limit of insurance is \$250,000 per individual with a maximum limit per accident of \$1,250,000. The policy automatically covers all members up to the age of 80. The insurance company accepts applications from RTO/ERO for individual members over this age and will decide whether the coverage is granted. If there are Senators or other members of the District Executive who are 80 and older, and who are willing to apply for this coverage, the District Presidents are asked to forward the name(s) to the Provincial Office.

Fidelity Insurance (Employee Dishonesty) Insurance

The policy provides coverage for dishonest or fraudulent acts of an employee or a designated RTO/ERO member acting on behalf of RTO/ERO, e.g. a treasurer. The limit of insurance is \$500,000.

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