



JFAO Request for Addition of 3rd Party Liability for JF Events

Complete the following form and return to the JFAO office **at least 2 weeks prior to your event**. A separate form must be submitted for each event for which you require proof of insurance. Any additional insurance premium costs will be billed to your club.

A. Club Information:

Club Name: _____ Contact Name: _____
Street Address: _____ Town: _____ Postal Code: _____
Telephone: _____ Fax: _____
Email: _____
Signature: _____

B. Event Information:

Date(s): _____ Time: _____ Location: _____
Street Address: _____ Town: _____ Postal Code: _____
Description of Activities: _____

C. 3rd Party Information *(please list additional 3rd parties on a separate sheet)*

1. Legal Name: _____ Contact Name: _____ Position: _____
Street Address: _____ Town: _____ Postal Code: _____
Telephone: _____ Fax: _____
Email: _____

2. Legal Name: _____ Contact Name: _____ Position: _____
Street Address: _____ Town: _____ Postal Code: _____
Telephone: _____ Fax: _____
Email: _____

Office Use ONLY	Date Request Received:	Date Sent to Law Insurance:	Date Insurance Received:
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Junior Farmers' Association of Ontario Insurance Summary

JFAO carries liability insurance on behalf of all members in good standing with the Junior Farmers' Association of Ontario in the Province of Ontario.

Coverage is provided on a broad form basis to protect the "Directors, Officers, Members, and Volunteers assisting in the activities of JFAO or their club" while acting in the scope of their duties as Directors, Officers, Members, or Volunteers of JFAO/the club.

A Limit of Liability of \$5,000,000.00 inclusive is provided subject to a \$1000.00 property damage deductible. This liability insurance will respond to claims arising out of the negligence of the insured for Bodily Injury, Personal Injury, and Property Damage caused to a third party.

The following is a brief definition of the above terms:

Bodily Injury Physical Injury to a person

Personal Injury Claims arising out of False Arrest, Detention or Imprisonment, Libel or Slander, Defamation of Character and Wrongful Entry or Eviction.

Property Damage Physical damage to tangent property

Named Insured Directors, Officers, Members of JFAO in good standing (holding active membership) and Volunteers.

Third Party Any person other than the named insured of a policy.

JFAO's policy does not cover:

1. Damage to property owned by a club. (i.e. chairs, tractors, vehicles etc.)
2. Injury to members – **this is not a disability policy.**
3. Land owned by or in the control of JFAO or a club.
4. Intentional Acts or Illegal Acts.
5. Decisions by the Board of Directors that cause a financial loss to JFAO or a club.
(Note that Directors & Officers are covered under the liability as mentioned above.)

If your club requires any of the above coverage, you must purchase a separate Property or Directors & Officers policy to cover the risk.

Clubs requiring additional insurance for the above or for an event outside the scope of normal JF activities are responsible for paying any additional premium for that coverage if required.

Clubs can request that third parties be specifically named within the policy when requested by third parties. (for example when requested by the landlord of a hall or facility for rent). Note these requests will not be approved if your club is not in good standing with JFAO. (all required forms submitted and any debts paid.)

Requests for additional insurance or proof of insurance for a third party must be received in the JFAO office no later than two weeks prior to the event.

Any club or member making a claim through the insurance provided by JFAO is responsible for the deductible. In the event property damage occurs during a provincial event and the person(s) responsible cannot be determined, all affiliated clubs will be responsible for sharing any costs.

Hopefully this helps to explain the insurance purchased by JFAO on your behalf. Should you have any further questions, please contact the JFAO Office.