

BFL CANADA

**Football Canada / Canadian
Amateur Football Association**

INSURANCE RENEWAL TERMS 2026

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COVERAGE SUMMARY

COMMERCIAL GENERAL LIABILITY COVERAGE

OBJECT OF INSURANCE

Comprehensive general liability covering the Insured's legal liabilities to third parties for death, disease, bodily injury, personal injury and/or loss, damage or loss of use of property.

POLICY PERIOD

January 1st, 2026, to January 1st 2027

LIMIT OF INSURANCE

	2025		2026	
Bodily Injury & Property Damage	\$5,000,000	Each occurrence	\$5,000,000	Each occurrence
Personal & Advertising Injury	\$5,000,000	Aggregate Limit	\$5,000,000	Aggregate Limit
Tenants' Legal Liability	\$5,000,000	Any One Premise	\$5,000,000	Any One Premise
Medical Payments	\$2,500	Any One Person	\$2,500	Any One Person
Non-owned automobile	\$5,000,000	Any One Accident	\$5,000,000	Any One Accident
Legal Liability for Damage to Hired Automobiles (short term leases)	\$75,000	Any One Accident	\$75,000	Any One Accident
Employee Benefits Liability	\$1,000,000	Aggregate Limit	\$1,000,000	Aggregate Limit
Abuse Incident Coverage (Retroactive 01/01/2023)	\$2,000,000	Each Occurrence and Aggregate Limit	\$2,000,000	Each Occurrence and Aggregate Limit

DEDUCTIBLE

	2025	2026
Bodily Injury & Property Damage	\$1,000	\$1,000
Personal & Advertising Injury	\$1,000	\$1,000
Tenants' Legal Liability	\$1,000	\$1,000
Non-owned automobile	\$1,000	\$1,000
Employee Benefits Liability	\$1,000	\$1,000
Abuse Incident Coverage	\$5,000	\$5,000

Important exclusions from the policy include, but are not limited to:

- Cyber/Data,
- Communicable disease

PARTICIPANT ACCIDENT COVERAGE

POLICY PERIOD

January 1st, 2026, to January 1st, 2027

LIMIT(S)

Aggregate Limit per accident: \$2,000,000

PRINCIPAL SUM

\$35,000

ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

The Principal Sum is the amount of Principal Sum applicable to the Insured Person as determined in accordance with the Schedule of Benefits

COVERAGES	BENEFIT AMOUNT
Accidental Death or Dismemberment	\$35,000
Quadriplegia, Paraplegia, Hemiplegia	\$70,000
Repatriation Benefit	\$10,000
Family Transportation	\$10,000
Rehabilitation Benefit	\$10,000

The Fracture Benefit for this Group shall read as follows:

Fracture or Dislocation Benefit (including Greenstick Type Fracture):

of the skull (depressed)	\$500.00 any one insured
of the skull (not depressed)	\$500.00 any one insured
of the spine (one or more vertebrae)	\$250.00 any one insured
of the lower jaw (alveolar process accepted)	\$ 75.00 any one insured
of the upper jaw	\$ 75.00 any one insured
of the shoulder (dislocation)	\$ 50.00 any one insured
of the clavicle (collar bone)	\$ 75.00 any one insured
of the scapula (shoulder bone)	\$ 75.00 any one insured
of the elbow	\$ 50.00 any one insured
of the hip	\$125.00 any one insured
of the pelvis	\$125.00 any one insured
of the thigh (femur)	\$125.00 any one insured
of the knee cap	\$100.00 any one insured
of the sacrum or coccyx	\$100.00 any one insured
of the sternum	\$ 50.00 any one insured
of the leg (tibia or fibula)	\$100.00 any one insured
of the upper arm (humerus)	\$100.00 any one insured
of the forearm (radius or ulna)	\$100.00 any one insured
of the hand or wrist (other than phalanges)	\$100.00 any one insured

RENEWAL RATES

TYPE OF INSURANCE	2025 RATE PER PARTICIPANT	2026 RATE PER PARTICIPANT
Commercial General Liability	Contact Football: 7.67	Contact Football: 7.50
	Non-Contact Football: 3.86	Non-Contact Football: 3.86
Abuse	0.85	0.85
Participant Accident	Contact Football: 1.30	Contact Football: 1.35
	Non-Contact Football: 0.97	Non-Contact Football: 1.00

THIS DOCUMENT WAS ISSUED BY:

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