



March 25, 2022

**SUBJECT: The Shooting Federation of Canada's 2022-2023 Insurance Program & Renewals**

Dear SFC Affiliates and Insured Clubs,

The SFC has been advised that the insurance market has been in recovery for the past few years as insurers are no longer profitable. This means that many withdraw from certain sectors of activity, including sport and leisure, and all of this has had a direct impact on their appetite. Premiums are no longer competitive; competition is scarce and therefore options are limited. This is not an easy process as it has had nothing to do with the SFC itself or its clubs but instead with the bigger picture of the insurance and sport industries.

The SFC was fortunate to secure coverage for the period of March 31<sup>st</sup>, 2022 to March 31<sup>st</sup>, 2023 and is pleased to share the following summary of policy changes (previous to new coverage):

**General Liability policy:**

- General Aggregate of \$5,000,000 is added to the policy. There was no aggregate limit last year.
- The Bodily Injury and Property Damage deductible is now at \$5,000 compared to \$2,500 last year
- The defense cost is now within the limit of insurance
- Host Liquor Liability is now excluded from the policy

**Directors and Officers Liability policy:**

- Non Cumul clause is added to the policy (This prevents doubly insuring a claim)
- Cyber security & privacy breach exclusion is added to the policy
- Class action separate deductible endorsement is added to the policy (Deductible is now at 50 000 \$ per class action)

If you have questions, please do not hesitate to contact the undersigned.

Sincerely,

Susan Verdier  
Technical Director  
SHOOTING FEDERATION OF CANADA