

SHORT EXPLANATION OF COVERAGES AVAILABLE FOR RINGETTE CANADA ASSOCIATIONS/CLUBS

Like last year, we are providing the following details for your easy reference. Note that the rates have increased for the 2002-2003 period which affects all sections, except Section E.

These coverages are available to all registered associations/clubs, described hereinafter as "Insured" and/or "Organization".

PROPERTY INSURANCE (SECTION A):

This section provides coverage against "All Risks" of direct physical damage to the Insured's property. This would include office furniture, team uniforms, audio and/or video equipment, or any other property belonging to the Insured. Coverage includes loss from fire and/or theft subject to a \$500.00 deductible in accordance with the conditions of the master policy filed with Ringette Canada. Also included is coverage for equipment (owned by the Organization) which has been temporarily removed from the arena/office by a responsible person to work on the Organization's business. **Replacement cost coverage is available to all Insureds, however, you must send us a schedule of insured items and their replacement values.**

DISHONESTY INSURANCE (SECTION B):

This section provides coverage for Organizations who may fall victim to their funds being stolen by an employee or volunteer, who is part of the Organization and who may have access to the Organization's funds.

MONEY & SECURITIES (BROAD FORM) (SECTION C):

Associations have access to moneys collected from members or through fund raising events. This money can be insured against a hold-up or a break-in at the home of the custodian. This coverage can be very important, as it is not always possible to make bank deposits immediately following a fundraiser and such a loss could have a serious effect on Organization's operations. This form provides coverage against money & securities on a 24-hour basis against the perils of theft, burglary, hold-up and fire.

ELECTRONIC DATA PROCESSING (SECTION D):

This coverage applies to the Organization's computer, software and data and includes the extra expenses to reconstitute lost information as a result of a covered loss. The coverage has been extended to cover computer equipment while temporarily removed from the arena/office by a responsible person of the Organization to work on the Organization's business.

LEGAL EXPENSE INSURANCE - FOR NON-PROFIT CLUBS ONLY (SECTION E):

This insurance provides telephone legal assistance. A toll free number will give you access to a team of lawyers specializing in preventive law. If a legal issue should arise, you may obtain legal advice at no charge. The number of calls you are entitled to make is unlimited.

In cases where you require more direct legal involvement, this insurance will provide you with financial assistance to find an amicable or judicial solution to legal disputes. This insurance covers only legal fees or judicial costs and does not provide coverage for damage. The policy limit is \$5,000 per claim with an annual limit of \$10,000. You must contact the Insurer before you appoint a lawyer to represent you.

**PLEASE BE CERTAIN TO INDICATE ALL COVERAGES YOU WISH TO PURCHASE ON
THE BFL APPLICATION FORM.**



BFL APPLICATION FORM

RINGETTE CANADA

September 15th, 2002 to September 15th, 2003



Assoc./club Name:	Contact Person:	Assoc./club #:	
Address (No., Street, P.O. Box, Suite)	City	Province	Postal Code
Daytime Telephone No.	Fax No.		
Email:			

Part 1	SECTION A - PROPERTY (EXCLUDING BUILDINGS) \$ _____ Multiplied by _____ % = \$ _____ (Replacement Cost Value of all Property owned) If value is between: \$ 0 - \$ 10,999 multiply X 2.00% \$ 11,000 - \$ 20,999 multiply X 1.75% \$ 21,000 - \$ 30,999 multiply X 1.50% \$ 31,000 - or more multiply X 1.25% * FOR REPLACEMENT COST COVERAGE YOU MUST ATTACH A SCHEDULE OF INSURED ITEMS	Premium
	SECTION B - DISHONESTY, VOLUNTEERS, HELPERS OR EMPLOYEES \$5,000.00 Limit = \$70.00 Flat Premium	\$ _____ Premium
	SECTION C - LOSS OF MONEY AND SECURITIES - BROAD FORM Calculate: _____ @ \$65.00 per \$1,000 of Insurance (Max = \$5,000) = \$ _____ Amount of Insurance	Premium
	SECTION D - ELECTRONIC DATA PROCESSING EQUIPMENT (EDP) -computers Desktops : \$ _____ + \$ _____ = \$ _____ at \$2.50 per \$100 of Insurance Value of Hardware Value of Software Total Value: Laptops : \$ _____ + \$ _____ = \$ _____ at \$4.00 per \$100 of Insurance Value of Hardware Value of Software Total Value:	\$ _____ Premium \$ _____ Premium

TOTAL PART 1: * Minimum Premium of 250\$	\$ _____ Premium
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Part 2	SECTION E - LEGAL EXPENSE INSURANCE Limit: \$5,000 (See Rate Structure - Annex A) = \$ _____ Premium
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To be returned: 1. BFL Application Form 2. Legal Expense Rate Structure, Annex A if coverage is required 3. Premium Payment ❖
❖ Premium must be made payable to: BF LORENZETTI & ASSOCIATES 2001 McGill College, Suite 2200 Montreal, Quebec, H3A 1G1

TOTAL PART 2:	\$ _____ Premium
SUM PART 1 + PART 2:	\$ _____ Premium
TAX (QC 9% / ONT.8% / Nfld 15%)	\$ _____
ADMINISTRATION FEE	\$ 35.00
GRAND TOTAL: Part 1 + Part 2 + Tax + Admin. Fee	\$ _____ Total



BFL APPLICATION FORM
RINGETTE CANADA
September 15th, 2002 to September 15th, 2003



ANNEX A
2002-2003
LEGAL EXPENSE INSURANCE FOR
REGISTERED RINGETTE CANADA NON-PROFIT ASSOCIATIONS/CLUBS

GROSS REVENUES OF THE CLUB/ASSOCIATION	LIMIT \$5,000 per claim \$10,000 per year	☐
LESS THAN \$25,000.	\$50	☐
\$25,001. TO \$50,000.	\$62	☐
\$50,001. TO \$100,000.	\$75	☐
\$100,001. TO \$200,000.	\$87	☐
\$200,001. TO \$300,000.	\$99	☐
\$300,001. TO \$400,000.	\$112	☐
\$400,001. TO \$500,000.	\$124	☐
\$500,001. TO \$600,000.	\$136	☐
\$600,001. TO \$700,000.	\$149	☐
\$700,001. TO \$800,000.	\$161	☐
\$800,001. TO \$900,000.	\$174	☐
\$900,001. TO \$1,000,000.	\$186	☐
\$1,000,001. TO \$1,200,000.	\$198	☐
EXCESS OF \$1,200,000.	TO BE REFERRED	

IF THIS COVERAGE IS REQUIRED, PLEASE REFER TO THE BFL APPLICATION FORM AND
INDICATE THE PREMIUM PAYABLE IN SECTION E