Insurance Coverage

Facts about your BCWF Insurance Coverage for 2017

This is an overview of the individual member's Excess Third Party Liability Insurance coverage only. **If you require further information, please contact Capri Insurance directly at 1-888-818-5821**. The Certificate of Liability is dated; a new copy can be downloaded on our website on Jan. 1st of each year to be used with your BCWF Personalized Membership Card or affiliated Club Member Card.

If your Club insures with the BCWF / Capri Insurance program, or if you are a Direct or Life Member of the BC Wildlife Federation, you have individual Excess Third Party Liability coverage up to a limit of $2,000,000. BCWF members are also eligible to receive ***exclusive discounted rates*** for full Recreational Third Party Liability & Property insurance for their ORVs. Please call Capri Insurance at **1-888-818-5821** and identify yourself as a BC Wildlife Federation member.

What is Excess Third Party General Liability coverage?

Excess Third Party Liability (ETPL) provides an additional layer of protection to supplement any personal liability you may carry for your "outdoor activities". In addition this policy will provide primary coverage for covered "outdoor activities" where no other personal insurance applies. "Outdoor Activities" of an eligible member of the BC Wildlife Federation are specifically hunting, fishing, lawful shooting, archery, including operation of an ATV, or other ORV as defined in the policy and the use of a watercraft you own up to 12 meters in length with motors not more than 100 HP (but while directly involved in Hunting or Angling).

ETPL insures against your Legal liability for unintentional bodily injury or property damage to someone other than yourself or your property and arising out of your personal actions. This coverage ***does not*** include accident benefits, so if members injure themselves during outdoor activities; this policy does ***not*** provide that coverage; it applies only to third parties.

Where does this coverage apply?

The BCWF Excess Third Party Liability insurance covers a valid member of BCWF, anywhere in North America. For example, you can hunt in Alberta or shoot at a range in Washington State.

Examples of what is not covered by Excess Third Party Liability insurance?

Losses arising from:

- Use, ownership or operation of any automobile or aircraft; Intentional injury or property damage;

- Business activities of any type; Any personal activity not specifically named in the policy documents;
- Property damage to your own property or property of others in your care, custody or control;
- Environmental impairment or pollution;
- Forest Fire Fighting Expenses

Does this policy cover the use of an ATV?

***AS OF NOVEMBER 1st, 2015 – All ATVs & Snowmobiles are required to be registered and plated through ICBC. These are, however, not considered to be "licensed" vehicles and liability under your policy with the BCWF will extend.**

This policy extends to cover **off-road** liability, for ATVs & Snowmobiles that are not "licensed" or required to be "licensed" by ICBC on **non-public roads and Forest Service Roads in BC**. Members should contact the local motor vehicle office or the BC Forest service in the area of riding to obtain confirmation of this. **This coverage is only for BCWF members and only while engaged in lawful hunting and fishing activities. Use of an ATV is limited to members in BC who carry a valid Driver's License and are properly licensed for the activity in which they are participating.** BCWF Direct Members and members who have a membership with a BCWF Affiliated Club have of BCWF Affiliated Clubs, whose club purchases their Liability insurance through the BCWF Insurance Program have individual member's Excess Third Party Liability Insurance coverage of $2,000,000 as part of their BCWF membership coverage. This provides the member with a layer of coverage that is in excess of the personal liability they carry under their primary policy (normally provided by a Home, Tenants or Condominium owners policy). Insurance coverage becomes primary if members are not carrying home owner's primary insurance.

New coverage is now available for landowners who participate in the BCWF Outdoor Passport program. For information on this new coverage click here to go to the BCWF Outdoor Passport website.

If you are a direct member or a member of a club which purchases liability insurance though the BCWF Insurance program, you may download the applicable insurance certificate via your Member Profile at the BCWF eCommunity:

Sign In or Sign Up - BCWF eCommunity Profile

For more information or to obtain an Insurance Package please contact BCWF Membership Department at 1-888-881-BCWF (2293) / 604-882-9988 ext. 222 or by email at membership@bcwf.bc.ca