

# BC Federation of Fly Fishers Insurance 2007/08

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## Who is covered?

All current BCFFF Club Members and Direct Members have been covered for liability and accident insurance with our current supplier as of May 5, 2005.

## Type of Coverage and Amount?

1) Commercial General Liability Insurance - \$2 million. As part of this policy there is Directors and Officers liability insurance to \$1 million.

2) Accident Insurance – covers members for a variety of different accidents and for a variety of \$\$ amounts for various losses, while doing the normal things that anglers and fly fishing club members do.

“Special Events” insurance is available from the Insurance broker. Clubs requiring this will need to contact the insurance broker to describe the special event and to determine required coverage and cost of coverage. Contact Alan McNulty or Brooke Speirs see contact information below.

This document that you are reading is a very abbreviated description of our insurance. The specific details of coverage are provided in the detailed **DECLARATIONS** pages and actual **POLICY**. Our insurance coverage is based on the material that we had previously submitted to the insurer describing our organization (including our member clubs). The information was gathered on forms that member clubs completed in 2005.

To obtain a hard copy of the complete BCFFF policy, please contact the insurance agent (below).

## Cost of Insurance

The cost is \$5/member. For 2007/08, all current BCFFF member clubs will pay \$15 for the club and \$10/member which includes the \$5 for insurance. Direct Members will pay \$20/person which includes the \$5 for insurance.

Note: Our insurance premiums are due in May of each year. We don't know until this time if the cost will increase. Cost increases will be passed on to the membership and be part of the membership fee. Costs have not increased in the last two years.

## Questions?

Questions about the general policy can be directed to BCFFF, however, if they are quite specific they should be directed to the insurance broker (attention Alan McNulty or Brooke Speirs).

## Insurance Broker

Spires & Co Ltd., Suite 730, 800 West Pender St, Vancouver, BC V6C 2V6 phone # 604- 669-2211; Fax 604-669-1174
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