



Facts about your BCWF Insurance coverage for 2022-2023

This is an overview of the individual member's Excess Third Party Liability Insurance coverage only. **If you require further information, please contact Zach Schwingenschloegl at CapriCMW Insurance directly at 250-869-3987.** The certificate on the reverse side of this page 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 / CapriCMW 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 visit <http://offroad.capricmw.ca/> for a quote or call CapriCMW 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, camping, hiking. Coverage also extends to the 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 only 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 ORVs 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.**

Please Note: BCWF Members are eligible to purchase a specially discounted "Recreational Use" \$1 million liability policy for all personal & recreational use of their ATV or other Off-Road Vehicle. Full details are available in the Membership section of the BCWF website: www.bcwf.bc.ca or go directly to <http://offroad.capricmw.ca> where you can obtain a quote and purchase ORV liability and physical damage insurance online.

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