



## **Facts about your BCWF Insurance coverage for 2025-2026**

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 Acera 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 / Acera 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 \$5,000,000. 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 **Acera 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. **Please see below regarding coverage for ATVs, ORVs, and snowmobiles.**

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;

### **ATVs, ORVs, and Snowmobiles**

**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](http://www.bcwf.bc.ca) or go directly to [Off-Road Vehicle Insurance - BC | Acera Insurance](#) where you can obtain a quote and purchase ORV liability and physical damage insurance online.

#### **Insurance Contact:**

**Zach Schwingenschloegl**

D: 250-869-3987

E: [zach.schwing@acera.ca](mailto:zach.schwing@acera.ca)

**Stacey Todd**

D: 250-869-3811

E: [stacey.todd@acera.ca](mailto:stacey.todd@acera.ca)