

## LIABILITY INSURANCE INFORMATION

FORWARD THE CERTIFICATE OF INSURANCE FORM TO YOUR INSURANCE AGENT, WHO CAN FAX THE COMPLETED FORM DIRECTLY TO CANADIAN BULL CONGRESS AT (780)672-8140.

### What is liability insurance and why is it important?

Liability insurance covers claims made against you by third parties who allege that something you did or failed to do caused them some kind of bodily injury or property damage. The insurance protects you in two ways:

- It will pay amounts you owe to a third party because of court judgement or an out-of-court settlement of a claim.
- It will provide you with a legal defence when a claim is made against you, regardless of whether you were negligent or not.

If you do not have liability insurance when a claim is made against you, you must pay your own legal costs and, if you are found liable, you will have to pay the settlement/judgement. The legal costs involved in fighting a claim can be substantial and, in today's legal climate, claim settlements and awards are becoming even larger. Without insurance, you will have to use your assets to cover those costs.

### Why does Camrose Regional Exhibition care about your liability insurance?

To make sure that both you and the CRE are protected against claims that may arise from your participation in the Canadian Bull Congress. We believe that if you do not have liability insurance in place while you are on our premises, CRE's liability risk is increased.

It is possible that your activities at the Canadian Bull Congress could result in someone getting injured or having property damaged, and then suing you. Some examples might be if your animal kicks a child passing by the stall and causes a serious injury, or if your animal gets loose on the way to the trailer and damages a vehicle.

Lawyers typically name as many parties as possible in a lawsuit, so it is very likely that the CRE would be named in a suit against you, simply because the incident took place on our premises, even though we had nothing whatsoever to do with the incident (this is called 'vicarious liability'). If the lawsuit is successful on the basis that, for example, you negligently failed to control your animal, a judgement will be awarded to the injured person.

A legal principle called 'joint and several liability' means that every party named in the lawsuit could become responsible to pay the judgment awarded even if the finding of negligence was solely against one. The effect of that, if you have either no liability insurance or insufficient coverage to pay the award and legal fees, is that the other parties who were named may end up paying the cost of your negligence. If that obligation were to fall on the CRE, our insurer may be required to pay and can then take action against you and your assets to recover what it has had to pay.

### Why does the CRE and City of Camrose wish to be named as Additional Insured on your policy?

To ensure that, if the CRE and City of Camrose is named in a lawsuit against you alleging that your negligence caused the injury or damage, CRE is protected against vicarious liability as was explained above. This only applies if there is no negligence on the part of the CRE. **Naming the CRE and City of Camrose as Additional Insured on your policy does not mean that you will be insuring the CRE's negligence.** Note that naming the CRE as 'Additional Insured' is very different from 'Additional Named Insured'. If your insurance agent has questions, please have them call the CRE at 780-672-3640 for clarification.



TO BE COMPLETED BY YOUR INSURANCE AGENCY  
**CERTIFICATE OF INSURANCE**



This is to certify to Camrose Regional Exhibition that the insurance policies shown below are in effect.

Named Insured \_\_\_\_\_ Agent/Broker \_\_\_\_\_  
 Address \_\_\_\_\_ Address \_\_\_\_\_

Description of Named Insured's operations to which this certificate applies \_\_\_\_\_  
 Dates of the event to which this certificate applies \_\_\_\_\_

**SCHEDULE OF COVERAGE**

Limit Required	<input type="checkbox"/> \$1,000,000	<input type="checkbox"/> \$2,000,000	<input type="checkbox"/> \$5,000,000	<input type="checkbox"/> \$10,000,000	
	Insurer	Policy Number	Effective Date	Expiry Date	
<b>A. Personal Liability</b>	_____	_____	_____	_____	_____
<b>B. Farm Liability</b>	_____	_____	_____	_____	_____
<b>C. Business Liability</b>	_____	_____	_____	_____	_____
<b>D. Automobile Liability</b>	_____	_____	_____	_____	_____
<b>E. Excess/Umbrella Liability</b>	_____	_____	_____	_____	_____

**PARTICULARS OF COVERAGE**

(Describe by indicating applicable coverage features and amount of insurance.)

<b>A. Personal Liability</b>	<b>Limits of Liability</b>	
<b>B. Farm Liability</b>	\$ _____	Inclusive Limit
	\$ _____	Aggregate each policy period (if applicable)
	\$ _____	Aggregate for Products/completed operations
<b>C. Business Liability</b>		
<input type="checkbox"/> Occurrence Form	<input type="checkbox"/> Non-owned Automobile Liability	
<input type="checkbox"/> Claims Made Form	<input type="checkbox"/> Liquor Liability	
<input type="checkbox"/> Products and Completed Operations	<input type="checkbox"/> Personal Injury	
<input type="checkbox"/> Independent Contractors	<input type="checkbox"/> Employee As Additional Insureds	
<input type="checkbox"/> Broad Form Property Damage	<input type="checkbox"/> Employer's Liability	
<input type="checkbox"/> Occurrence Property Damage	<input type="checkbox"/> Contingent Employer's Liability	
<input type="checkbox"/> Blanket Contractual Liability	<input type="checkbox"/> Medical Payments	
<input type="checkbox"/> All Risks Tenants Legal Liability	<input type="checkbox"/> Cross Liability	
<b>D. Automobile Liability</b>	\$ _____	Inclusive Limit
<b>E. Excess/Umbrella Liability</b>	\$ _____	Excess of Business Liability Coverage shown above
<input type="checkbox"/> Follows Form of Primary General Liability	\$ _____	Excess of Automobile Liability Coverage shown above
<input type="checkbox"/> SPF 7 – Excess Automobile Liability		

The Undersigned hereby represents to Camrose Regional Exhibition that the above policies are accurately described and have been issued to the Named Insured.

The Undersigned further represents that these policies are endorsed to provide Camrose Regional Exhibition with thirty (30) days written notice of cancellation or material change in coverage.

Camrose Regional Exhibition and the City of Camrose are added as Additional Insureds to the policy, but only arising out of the Named Insured's operations.

This certificate is executed and signed by the insurer or authorized Agent/Broker of the Named Insured.

\_\_\_\_\_  
 Authorized Representative (Signature)

\_\_\_\_\_  
 Insurance Company or Agent/Broker

\_\_\_\_\_  
 Name of Representative (Please Print)

\_\_\_\_\_  
 Telephone

\_\_\_\_\_  
 Date