



CANADIAN AQUAFITNESS LEADERS ALLIANCE INC. LIABILITY INSURANCE PROGRAM

Exclusive to: Certified – CALA Fitness Instructors and Personal or Group Trainers.

Dan Lawrie Insurance working for you!

Dan Lawrie Insurance has been a leading insurance brokerage for more than 25 years. We know from first hand experience that the key to successful group association insurance is keeping in touch with our clients and providing service right when you need it.

Intact Insurance Company of Canada (formerly ING Insurance Company of Canada) is one of Canada's most experience providers of Commercial General Liability Insurance with offices coast to coast and in more than 50 countries. Intact Insurance Company of Canada (formerly ING Insurance Company of Canada) provides service and protection.

Find out what our insurance team and group association buy power can do for you!

Take Advantage of Group Buying Power

- ⦿ Competitive Group Premiums
- ⦿ Quality insurance with enhanced coverages
- ⦿ Fast, Professional Service

These are the benefits you'll enjoy when you purchase insurance through **Dan Lawrie Insurance Brokers Ltd.** Insurance group plan.

Quality Insurance Coverage

- COMMERCIAL GENERAL LIABILITY coverage with a limit of liability available up to \$2,000,000, with PROFESSIONAL EXTENSION provides premises protection for any claims arising from the facility you occupy and any claims arising from your professional liability exposure as a trainer/instructor certified by Canadian Aquafitness Leaders Alliance Inc. All claims must be within the policy wording and the member must be considered legally libel.
- PERSONAL INJURY LIABILITY
Protect you against suits involving libel, slander, and wrongful invasion of privacy for which member is found to be legally libel.
- PRODUCTS LIABILITY
- EMPLOYEES AS ADDITIONAL INSURED
- TENANTS LEGAL LIABILITY - \$250,000 Limit
- CROSS LIABILITY
- NON-OWNED AUTOMOBILE
- YOUR LEGAL LIABILITY FOR INJURY TO PARTICIPANTS IS AUTOMATICALLY COVERED!
- NO DEDUCTIBLE

How to Apply?
It's easy!
3 easy steps to follow...

1. COMPLETE the enclosed application.
2. Fax to: **905- 521-7989**
Attention: Angela Templeton
Or email to: atempleton@danlawrie.com
3. Mail the original signed documents, along with copies of your certifications and your resume and also enclose your full payment (pls include tax if applicable) Payable to **Dan Lawrie Insurance Brokers Ltd.** A Certificate will be mailed to you. Coverage cannot be bound until payment has been received in full by cheque or money order.
4. Mail to: Dan Lawrie Insurance Brokers Ltd.
Angela Templeton
CALA Fitness Liability Insurance Program
105 Main Street East, Suite 1400
Hamilton, Ontario L8N 1G6

All Premiums subject to Ontario Retail Sales Tax of 8%, Quebec 9%, Please be sure to remember to add the tax to your total premium if you live in Ontario or Quebec.

Certified Member of Canadian Aquafitness Leaders Alliance Group
Exercise Instructor and/or Personal Trainer of Canadian Aquafitness
Leaders Alliance

\$ 220.00 - \$2,000,000 Limit

plus 8% Tax for Ontario Residents & 9% Tax for Quebec Residents

All applicants must submit proof of certification and resume along with copy of membership from Canadian Aquafitness Leaders Alliance Inc. **All Premiums due before issuance of certificates.**

Application for CALA Fitness Liability Insurance

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Name : _____

Address: _____

Home Phone #: _____ - _____

Work Phone #: _____ - _____ Email: _____

Type of Instruction provided (Aqua, Yoga, Pilates, Feldenkrais Method, Other)

State all types of Instruction/Training provided _____

Years of Experience Instructing _____

Name and Locations of facilities where you will be Instructing:

How Long Have You Been A CALA Member _____

Membership # _____ Expiry Date _____

Are you currently a certified member of CALA? Yes or No

Please list all other Associations of which you are a

member: _____

Will you be conducting any fitness evaluations or appraisals on Clients?

Yes or No

If yes, please elaborate _____

Your Prior Insurance Carrier Company Name _____

Expiry date of Prior Insurance Carrier _____

Policy # of Prior Insurance Carrier _____

Any Claims on your prior insurance in the past 6 years? _____

If Yes Please Explain: Dates of Loss and Payouts and type of loss:

Date: _____ Signature _____

***DECLARATION / DISCLAIMER**

The undersigned declares that all statements made in the Application and the information contained in documents submitted with it are true. Completion of this Application does not guarantee acceptance for insurance coverage and is for quotation purposes only. I understand by submitting this application, coverage is not bound unless confirmed in writing by Dan Lawrie Insurance Brokers Ltd. **Signing of this document does not bind the Applicant to complete the insurance, but it is agreed that the Application shall be the basis of the contract, should a policy be issued.** Dan Lawrie Insurance Brokers Ltd. is not responsible for applications not received due to transmitting errors. Please note a DLIB representative will contact you within 48 hours of receipt to confirm eligibility.

Applicant signature _____ Date _____/_____/_____ Month Day Year	Broker Signature _____ Date _____/_____/_____ Month Day Year
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Underwritten by:



Broker:



Canadian Aquafitness Leaders Alliance Inc. Liability Insurance Program (CALA)

Insurer: Intact Insurance

Premiums: As per certificates Issued

Commercial General Liability Limit – As per Certificate Issued

Bodily Injury & Property Damage arising out of Premises, Products and Operations, Inclusive:

- Participant Coverage Included
- Member, Participants, Officials, Coaches and volunteers as additional Insured
- Landlords Mentioned as additional named insureds
- Blanket, All Risk, Tenants' Legal Liability Named and Unnamed Locations \$250,000
- Employees as Additional Insured
- Volunteers as Additional Insured
- Products and Completed Operations
- Other Locations
- Voluntary Property Damage \$2,000 Limit
- 60 Day Cancellation
- Owners Protective Liability
- Voluntary Medical Payments \$7,500/ Person: \$25,000/Accident
- Blanket Written Contractual Liability
- Contractors Protective
- Occurrence Property Damage
- Cross Liability and Severability of Interest
- Incidental Medical Malpractice
- Advertising Injury Liability \$1,000,000 Maximum Limit
- Employee benefits \$100,000 Limit
- Personal Injury Liability
- Occurrence Bodily Injury Damage
- New Entities 90 Days
- World Wide Liability Protection as long as the Suit against the insured is brought within Canada or the United States
- Legal Liability for Bodily Injury or Death to Spectators and other members of the public and Accidental Damage to their Property arising from any Sanctioned Activity
- Non-Owned Automobile
- OEF 94 / 96 Legal Liability for Damage to Non-owned Automobiles Limit \$25,000 (All Perils Deductible \$500.00)
- OEF 99 Excluding Long term leased vehicles
- Host Liquor
- Elevator Coverage
- Pollution Liability Exclusion
- Employer's Liability \$100,000 Limit